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ANNUAL REPORT

OF THE

Banking Commissioner

OF THE

STATE OF CONNECTICUT

FOR THE YEAR ENDED DECEMBER 31, 1981

TO HIS EXCELLENCY
WILLIAM O'NEILL
GOVERNOR

HARTFORD, CONNECTICUT
1981

BEST AVAILABLE COPY

We Dedicate This Annual Report to the Memory of

David H. Neiditz

1930-1981

Who Served as Banking Commissioner
from
August 23, 1977
to
December 28, 1981

ANNUAL REPORT

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STATE OF CONNECTICUT

FOR THE YEAR ENDED DECEMBER 31, 1981

BANKING COMMISSIONER

BRIAN J. WOOLF

State Office Building, Hartford, Connecticut 06115

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STATE OF CONNECTICUT
OFFICE OF THE BANKING COMMISSIONER

To His Excellency, William A. O'Neill, Governor

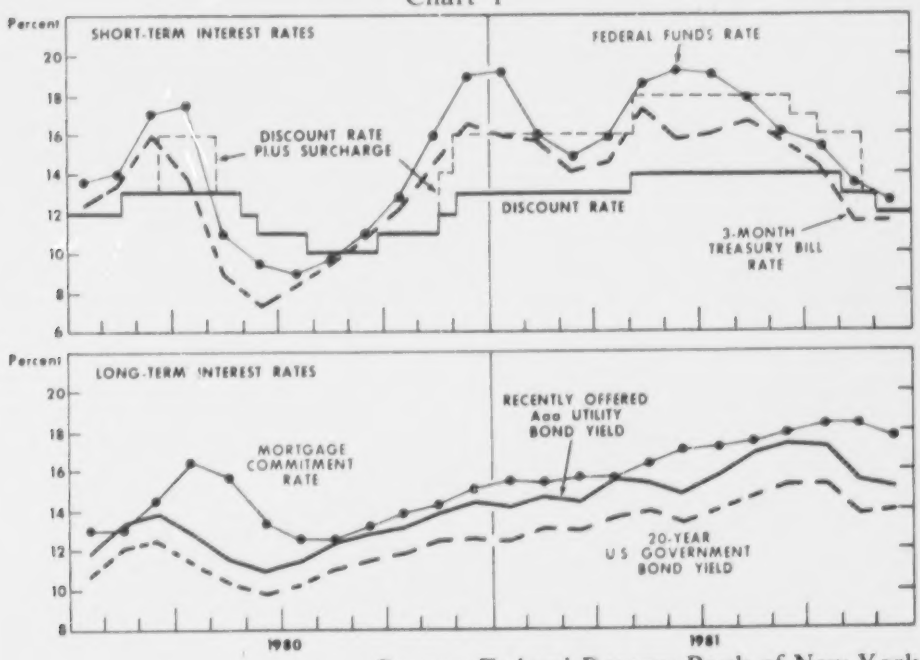
Pursuant to Section 36-13 of the General Statutes, I respectfully submit the Annual Report of the Banking Commissioner for the year ended December 31, 1981. The report sets forth the condition of the various entities examined by the Banking Department with comments and recommendations.

Economic Developments in 1981

A review of 1981 makes it clear that restoration of a fully employed, stable-price economy will not be achieved rapidly or painlessly. The recovery from the brief, but sharp, recession of 1980 turned out to be unusually short. By mid-year 1981, a new recession was underway, precipitated by weak sales in the housing and automobile sectors of the economy. During the second half of the year this weakness spread to other sectors including personal consumption spending generally, state and local government spending, export sales, and business investment spending.

There is no single cause of the 1981 downturn in economic activity, but at its root is the clash between stubborn inflationary forces rooted in the expectations of investors and consumers, and the restrictive anti-inflationary monetary policy of the Federal Reserve Board. The accompanying chart of interest rates illustrates the role played by monetary policy. During the recovery phase

Chart 1



Source: Federal Reserve Bank of New York

of the 1980 recession interest rates moved steadily upward as the increased demand for credit was not matched by equivalent increases in the money

supply. Long-term rates continued their upward trend through the first three quarters of 1981, while short-term rates declined during the second half of the year, coinciding with the decline in economic activity.

Gross national product increased by about 11.4% during 1981, or by about 2% in real terms, taking into account the effects of price increases. During the last quarter of the year, however, GNP increased by a 4.1% annual rate, which translates to a 4.8% decrease in real terms. Another indicator of economic activity is the index of industrial production: from January through July it increased slowly from 151.4 to 153.9, a 1.6% increase over six months; and for the next six months it decreased, reaching 139.6 in January, 1982, a 9.3% drop.

Household spending was up by about 11% for the year; export sales and spending by businesses for capital equipment were up by about 8%; and government purchases of goods and services increased by 10%. Consumer installment credit outstanding increased by 6.4%, which in real terms represents a very small increase since the consumer price index for commodities increased by 6.0% in 1981. The personal savings rate declined to 5.3% in 1981 from 5.6% in 1980.

The restraint on aggregate demand brought about by the recessionary climate did have some effect on the rate of price inflation: for 1981 the consumer price index increased by 8.9% compared to an increase of 12.4% during 1980. The trade-off for the lower inflation rate was an increase in the unemployment rate which stood at 7.4% in January, 1981. The unemployment rate decreased to 7.2% in July and had risen to 8.8% by December. The increase from 7.2% to 8.8% in the unemployment rate represents a loss of about 1.7 million jobs.

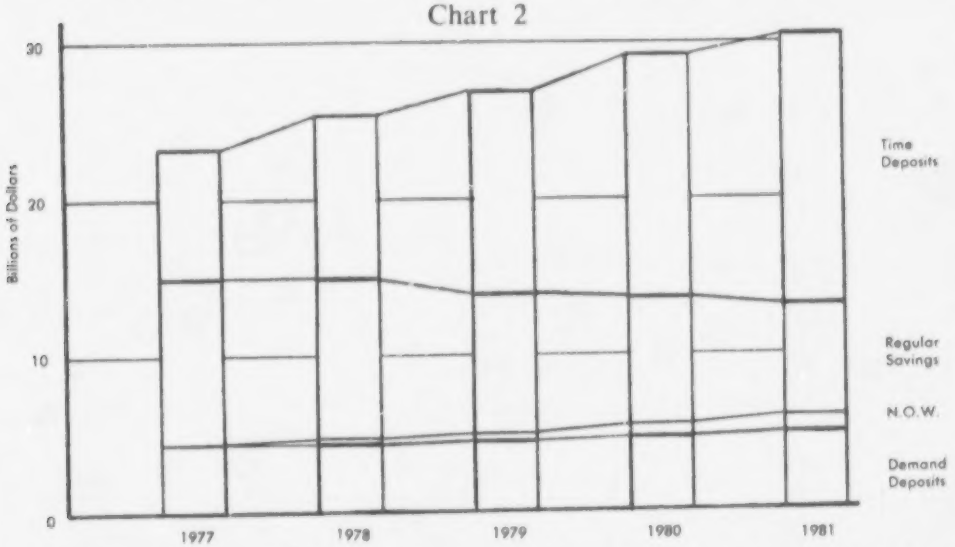
Financial institutions in Connecticut were influenced by these economic developments which impacted their balance sheets and earnings statements. Residential mortgage loans outstanding at both federal- and state-chartered banks and thrift institutions increased by $600 million, a growth rate of 4.1%, to $15.4 billion. Other real estate loans, primarily mortgages on commercial properties, increased by $27 million, a 1.0% increase for the year. Loans, other than real estate loans, increased by $803 million or 13.5%, almost double the increase during 1980. As of year-end 1981, thrift institutions held 86.3% of all residential mortgage loans and 65.4% of the $24.7 billion outstanding loans at banks and thrift institutions in Connecticut.

Deposit balances at federal- and state-chartered financial institutions totalled $30.5 billion, a $1.2 billion, or 4.2% increase over 1980. This growth in deposits is only about half that of the previous year. Demand deposits increased by $33 million, less than a one percent increase, regular savings deposits were down by $438 million, while time deposits, primarily fixed maturity certificates of deposit, increased by more than $1.6 billion, a 10.4% increase. Of the $1.2 billion increase in deposits, $900 million went to thrift institutions and $335 million went to banks. At year-end 1981, thrifts held $18.6 billion or 61.2% of all deposits while deposits at banks totalled $11.8 billion.

The continued high yields on short-term money market instruments contributed to the continuing shift in the composition of deposits and the rela-

tively low rate of growth in deposits generally. The shift in deposit structure during the last five years is illustrated in Chart 2. In 1977, a year when rates on six-month treasury bills averaged 5.5% and conventional mortgages could be had for 8.75%, deposits at banks and thrifts in Connecticut totalled $23.3 billion. Regular savings deposit balances were $10.8 billion and accounted for 46% of all deposits; fixed maturity deposits totalled $8.3 billion or 36% of all deposits; and demand (checkable) deposits were $4.2 billion, 18% of the total.

Chart 2



In 1981 total deposits were $30.4 billion. Regular savings deposit balances had shrunk to $7.1 billion or 23% of the total; fixed-maturity deposits, with yields pegged to money market rates, had more than doubled in amount to $17.3 billion, 57% of total deposits; N.O.W. account balances had reached $1.1 billion, 4% of the total; and demand deposits had increased slightly to $4.9 billion which is 16% of total deposits.

This deposit shift occurred in response to dramatically increased yields on money market instruments, and has resulted in equally dramatic increases in the cost of funds to depository institutions both because rates on fixed-maturity certificates have increased, in some cases more than doubling, and because deposits have been shifted from fixed-rate regular savings accounts to fixed-maturity instruments paying money market rates. Thrift institutions have been especially impacted because a relatively high percentage of their deposits is in interest-sensitive accounts: at year-end 1981, thrifts had 68% while banks had 39% of deposits in the time deposit and fixed-maturity certificate category.

ADMINISTRATION

Administration of the Banking Department is the responsibility of the Banking Commissioner, assisted by a staff comprising an executive assistant, a senior economist, two legislative and regulations specialists, four secretaries, and a business office directed by an administrative services officer 3 with a personnel officer, an administrative services officer 1, and a senior financial clerk, as of year-end 1981.

The Banking Commissioner establishes policy for all departmental functions, provides supervision and control over examination procedures and techniques, issues interpretive rulings, analyzes and interprets economic trends, and evaluates legislation as it affects the industry and the public. By statute the Commissioner serves on the Connecticut Housing Finance Authority and the Teachers' Retirement Board.

Public Outreach

The Banking Department continues to assist the institutions it regulates and the public in understanding and complying with new federal and state laws relating to the banking and securities industry and the various communities which they serve. Representatives of the Banking Department have given freely of their time to address groups throughout the state and to represent the department at regional meetings. In addition, staff members have participated in conferences, workshops and panel discussions and have provided testimony and resource information to federal and state legislators, addressing many new issues which concern both consumers and the industry.

Dealing with consumer complaints and inquiries continues to be a high priority for the Banking Department. Each division has assigned personnel and established procedures so that complaints and inquiries relating to banking practices, securities dealers and advisors, business opportunities, billing errors and collection practices are responded to promptly. Complaints alleging discriminatory or other illegal practices are investigated and appropriate administrative action is taken in a timely manner. The department is also responsible for administering the [Rental] Security Deposit Act. Complaint files are maintained regarding security deposits, and a staff person is responsible for attempting to resolve landlord-tenant disputes concerning return of deposits. To educate the public, a brochure has been prepared containing questions and answers on the collection, maintenance, and return of security deposits.

The department continues to conduct the Consumer Interest Rate Survey six times a year. Rate data on four types of consumer loans, including fixed-and variable-rate mortgages, are compiled and summarized in a report for distribution to the public. This report provides consumers with useful information to encourage and better able them to shop for the best loan rate offered by competing financial institutions.

Research

Mortgage loan data submitted by lenders in Home Mortgage Disclosure Statements is compiled annually and a report is prepared which analyzes and summarizes this data by geographical location. The raw data is stored on machine-readable magnetic tape and is accessible on demand. Hard copies of the data are available to interested parties. During the past year copies of this data have been supplied to public interest groups, local planning agencies, and financial institutions.

Quarterly financial data is compiled for each of the regulated depository institutions. This data is analyzed for use in evaluating bank performance in the examination procedure, and is published annually in the Report of the Banking Commissioner.

Educational and Training Programs

Upgrading and improving skills continues to be a high priority for the Banking Department. Examiners attend an annual Banking Department seminar at which current industry and regulatory problems are presented and discussed by experts. In addition, examiners periodically participate in formal educational and training programs sponsored by industry and by federal regulatory agencies. These programs are critical to keep examiners abreast of changing laws and regulations, and, above all, to assure competency of examiners at a time when rapid changes are occurring in the banking industry and regulatory environment. Regulated financial institutions in Connecticut need and have the right to expect the best in supervision and examination from the Banking Department. The very existence of the current regulatory structure demands optimum performance of supervisory and examination functions.

Equal Employment Opportunity and Affirmative Action

The commitment of the Banking Department to equal employment opportunity and affirmative action continues to impact the personnel profile, not only in new hires, but in development programs designed to upgrade present staff. During 1981 nine permanent positions were filled by new hires, which included two males and seven females. One black male is included in this group. Additionally, of the seven summer and part-time workers hired, five were female and four were black. Special efforts to reach potential female and minority applicants are made in recruitment for each opening. The Connecticut Careers Trainee positions which have been utilized in the past to bring minority and female candidates into the department, can no longer be used for this purpose because Connecticut Career examinations have been suspended. All relevant experience and training, including volunteer experience, is considered in determining qualifications of applicants for employment. The department provides special programs and opportunities for clerical staff to be up-graded into professional and para-professional positions.

Financial Statement

Receipts and expenditures relating to the fiscal year ended June 30, 1981, were as follows:

RECEIPTS

Examinations of banks, etc., assessed in accordance with Section 36-12a as amended	$2,729,089
Other license and examination fees	423,842
Registration, filing, and transfer fees from securities brokers, etc.	651,740
Registration of securities	422,800
Branch, merger, new bank and holding company application fees	34,000
Sales and miscellaneous receipts	12,147
Total Receipts	$4,273,618

EXPENDITURES

Personnel services	$2,408,915
Fringe benefits and indirect costs	765,703
Travel expenses, including motor vehicle rentals and repairs	247,445
Other expenses	146,332
Total Expenditures	$3,568,395
Increase (Decrease) in Banking Fund balance	705,223
Total	$4,273,618

BANK REGULATION AND EXAMINATION DIVISIONS

The Bank Regulation and Examination Divisions are responsible for supervision of state bank and trust companies, mutual savings banks, state-chartered savings and loan associations and allied institutions that receive deposits and permit withdrawals. These divisions also issue licenses to money forwarders and have responsibility for analyzing branch applications, mergers, and new bank applications. As of December 31, 1981, these divisions comprised two directors, an assistant director, 40 bank examiners, and 10 support personnel.

Condition and Operating Results

Deposits, including interest credited, held by state-chartered financial institutions increased by $955 million in 1981, a 4.3% increase. This amount is less than the interest earned on deposits indicating that deposit outflows during the year were only partially offset by interest credited to deposit balances. Deposits at mutual savings banks increased by $636 million in 1981, a 4.6% rate of growth. By comparison, deposit growth at savings banks in 1980 was 7.1%. Deposit balances at state banks and trust companies increased by $250 million or 3.4%, a rate of growth which is less than half that of the previous year. Connecticut-chartered savings and loan associations experienced a $68 million or 6.8% increase in deposit balances in 1981. This compares with a 9.3% increase in deposits during 1980.

Demand deposits at Connecticut-chartered financial institutions decreased by $47 million or 1.6% during 1981. In 1980, demand deposit balances increased by $40 million. State banks and trust companies experienced an $88 million decrease in demand deposits while savings banks and savings and loan associations experienced a $40.5 million and $.8 million increase, respectively. This overall decrease in demand deposits is a reflection of the depressed economic conditions prevailing during much of 1981, and the continuing shift to interest-bearing accounts.

Savings deposit balances, including interest credited, decreased by $371 million or 5.4% at state-chartered financial institutions. In 1980, by comparison, savings deposit balances decreased by $623 million. Savings banks experienced the largest amount of decrease, $306 million, with state banks and trust companies and savings and loan associations having decreases of $55 million and $10 million, respectively. NOW account balances, which are included in this category, increased by $127 million or 22%, approximately the same rate of increase as in 1980.

Time deposits at state-chartered financial institutions, primarily fixed-maturity certificates of deposit, increased by $1.4 billion during 1981, an 11.0% rate of growth. Savings banks accounted for $900 million of the increase in time deposits, state banks and trust companies and savings and loan associations had increases of $394 million and $77 million, respectively.

The shift in deposit balances from regular savings to time deposits is a continuation of a trend caused by the continuing differential in the rate of return between time deposits and regular savings accounts. Introduction of the so-called All Savers certificate, and the new authority for banks and thrift institutions to offer IRA accounts also contributed to the shift in deposits. Growth in deposit balances continues to be adversely affected by competition from aggressive marketing by money market mutual funds.

Loans outstanding at Connecticut chartered banks and thrift institutions increased by $1.2 billion during 1981, a growth rate of 6.6%. This compares favorably with the 1980 increase in outstanding loans of $725 million. Real estate loan balances increased by $577 million or 4.4%, and other loans outstanding increased by $622 million, a 14.7% growth rate for the year.

State banks and trust companies increased outstanding loans by $534 million, a 10% growth rate, in 1981. Real estate loans increased by $183 million or 9.0%, while other loans went up by $351 million or 11.1%.

Outstanding loans at mutual savings banks increased by $606 million or 5.2%. Real estate loans increased by $359 million or 3.4%, and other loans increased by $247 million, a 23.4% increase.

State-chartered savings and loan associations had a $40 million, 3.9%, increase in outstanding loans. Real estate loans increased by $34 million or 3.6%, and other loans increased by $5.7 million, an 8.6% increase for the year.

During the past three years savings banks have reduced the mortgage loan share of their loan portfolios from 92.6% to 89.5%. Over the same period savings and loan associations and state banks and trust companies increased the mortgage share of the loan portfolios: for savings and loan associations mortgages accounted for 91.8% of the total in 1978, and 93.2% in 1981; for state banks and trust companies mortgages were 37.5% of the 1978 loan portfolio and 38.8% in 1981. During the same three-year period lenders have attempted to increase the interest rate sensitivity of their loan portfolios by shifting to adjustable-rate mortgages. In 1978 only a small fraction of mortgage originations were of this type; in 1981 approximately 55% of all mortgages originated had some type of adjustable rate provision.

Total assets of Connecticut chartered banking and thrift institutions increased from $25.8 billion to $27.3 billion, a 5.8% growth rate, in 1981. This compares to a 7.6% rate of growth in 1980. State bank and trust company assets grew at a 6.2% rate, asset growth at savings banks and savings and loan associations was 5.5% and 6.0%, respectively.

This summary of balance sheet changes during 1981 for Connecticut-chartered banks and thrift institutions shows that net loans outstanding increased by about $1.2 billion, and cash assets and securities held increased by some $300 million. These acquisitions were financed by increases in deposit balances of almost $1.0 billion, and increased debt obligations, primarily

short-term debt, federal funds purchased and securities sold under repurchase agreements, totalling about $400 million.

Earnings

Earnings of state-chartered banks and trust companies continued the trend of recent years with a growth in net operating income of $5.8 million to the level of $103.7 million, a 6.0% increase over 1980. Operating income, primarily interest and fees on loans, increased by 22.7%. Operating expenses increased by 24.7% overall, with interest expenses and other operating expenses up by 34.0% and 16.6%, respectively. Income after taxes was up $86 million of which about $30 million was distributed to shareholders and 56 million was added to net worth, resulting in a year-end ratio of equity capital to assets of 6.45%, slightly higher than the 1980 capital to asset ratio.

The increase in interest expense was due primarily to an increase in the average rate paid for deposits: the 1981 increase in total deposits was less than half the increase which occurred in 1980. Earnings from interest on loans in 1981 were higher than in 1980 primarily because the 1981 increase in loans outstanding was more than double the increase in 1980.

Net operating income, excluding interest paid on deposits, of mutual savings banks was $1.35 billion in 1981, up $206 million or 18.2% over the 1980 figure. Interest and fees on loans were up only 8.5% over the previous year, but earnings on investment securities were up 55.2% so that operating income was up 17% overall. Non-interest expenses increased by 13.1% during 1981.

Interest paid on deposits amounted to $1.4 billion in 1981, an increase of $325 million or 30% during 1981. This resulted in a net loss for the year by savings banks of almost $49 million. Interest expenses increased over the previous year primarily because of deposit rate increases; the increase in total deposits in 1981 was smaller than the deposit increase in 1980. Earnings from interest on loans increased only slightly in 1981 due primarily to increased loans outstanding. The 1981 increase in average loan rate was only one-quarter the increase in rate during 1980.

Net losses after taxes for savings banks totalled $17.5 million or 11¢ per $100 of assets compared to a 41¢ net income per $100 of assets in 1980. Surplus accounts decreased by $15.7 million, resulting in a year-end ratio of surplus to assets of 7.0% compared to 7.5% in 1980. Forty-two of the sixty-five savings banks reported losses for the year.

Net operating income for state-chartered savings and loan associations in 1981 was $104 million, up $17 million or 19% over 1980. Income from interest on loans was up $12 million, or 14%, and earnings on investment securities were up $5.8 million, a 48% increase for the year. Non-interest expenses increased by $3 million, or 15%. The after-tax net loss of $8.8 million was reduced by net non-operating income of $1.5 million to $7.3 million, a 59¢ loss per $100 of assets compared to a 15¢ gain per $100 of assets in 1980. The decrease in net worth for savings and loan associations was $2.2 billion, a result due to the $7.3 million loss and some $5.1 million capital infusion from conversion of mutual associations to stock associations. The ratio of net worth to assets at year-end 1981 was 4.8%, down from 5.3% in 1980. All but four of the nineteen savings and loan associations reported losses for the year.

1981 was a rather dismal year for earnings, especially for thrift institutions which are burdened with large portfolios of mortgage loans, the earnings on which are relatively fixed, and which must compete for deposit funds by offering rates which have increased dramatically over the past few years. The net interest margin, the difference between the rate earned on assets and the rate paid on deposits, appears to have narrowed for all types of depository institutions in Connecticut. Interest paid has increased during the year by something more than 30% despite rather modest increases in total deposits, because the average rate paid on deposits increased by about 25%. Earnings from loans also increased in 1981, but by much smaller amounts which ranged from 8.5% for savings banks to 23% for state banks and trust companies. Only about half of these increases are attributable to increases in the average earning rate. There is nothing wrong with the Connecticut thrift industry that a decrease in money market interest rates and a vigorous market for mortgages and other loans would not cure.

Detailed financial tables regarding condition, operating results and earnings for state banks and trust companies, mutual savings banks, and state-chartered savings and loan associations are contained in tables numbered 1 through 28, starting on page 29.

Structure

As of December 31, 1981, there were 40 state banks and trust companies operating 399 branches with total deposits of $7.7 billion and total assets of $9.6 billion. Nine new branch offices were opened and four branches were closed during the year. In addition the nine branches of the Community Banking Company were converted to national bank offices, the four branches of First Stamford Bank and Trust Company became savings bank offices, and the three offices of Vernon National Bank became state bank and trust company branch offices. The following mergers became effective in 1981: Union Trust Company of Bridgeport merged with and into the Union Trust Company; the Bank of Trumbull merged with and into Colonial Bank; Norwich State Bank and Trust Company merged with and into Willimantic Trust Company which changed its name to the Independent Bank and Trust Company; First Stamford Bank and Trust Company merged with and into People's Savings Bank; and the Community Banking Company merged with and into State National Bank.

There were 64 mutual savings banks operating 370 branch offices with total deposits of $14.5 billion and total assets of $16.4 billion. Seventeen new branch offices were opened, one office, previously a head office, became a branch office, and the five offices of the First Stamford Bank and Trust Company became savings bank branch offices in 1981. Deep River Savings Bank merged with and into the Savings Bank of New London which changed its name to the New England Savings Bank, and People's Savings Bank of Rockville changed its name to People's Bank.

There were 15 state-chartered mutual savings and loan associations and four stock-chartered savings and loan associations operating 41 branches with $1.1 billion in deposits and total assets of $12.6 billion. Heritage Savings and Loan Association and American Savings and Loan Association converted from mutual- to stock-charters during 1981.

Seventeen national banks operated 210 branch offices in Connecticut as of year-end 1981. They reported total deposits of $4.1 billion and total assets of $5.1 billion. Vernon National Bank was merged with and into United Bank and Trust Company, and Westport National Bank was merged with and into State National Bank of Connecticut. National Banks are supervised by the Comptroller of the Currency, Washington, D. C.

Twenty federal savings and loan associations with 109 branch offices were operated in Connecticut as of December 31, 1981. Total deposits of $3.1 billion and total assets of $3.4 billion were reported. Federal savings and loan associations are supervised by the Federal Home Loan Bank Board, Washington, D.C.

The directory of banks, mutual savings banks, and savings and loan associations and their branches is found beginning on page 152.

Federal Home Loan Bank System

Thirty-two mutual savings banks and all savings and loan associations in Connecticut are members of the Federal Home Loan Bank of Boston. Membership in the Federal Home Loan Bank System enables thrift institutions to borrow funds at market rates to supplement their own funds for purposes of home mortgage lending. Banking Department policy encourages mutual savings bank membership in and borrowing from the Federal Home Loan Bank as a source of funds which allows continued financial support for the home mortgage market during periods of deposit outflow.

Federal Reserve System

Two state-chartered commercial banks retain membership in the Federal Reserve System. All nationally chartered banks are required to be members. The Federal Reserve Bank provides member banks with privileges such as the use of the discount window and the use of the interdistrict funds transfer mechanism. The Federal Reserve Board of Governors implements the nation's monetary policy through its various policy tools which can have a broad impact on all types of financial institutions.

Under provisions of the Depository Institutions Deregulation and Monetary Control Act of 1980 the Federal Reserve Board has broad authority to set reserve requirements and establish regulations for all depository institutions in order to increase its effective control over monetary aggregates. The Act provides for an 8 year phase-in of reserve requirements for non-member depository institutions and a 4 year phase-in for member banks. The Act also established the Depository Institutions Deregulation Committee which has authority to phase-out and eliminate interest rate ceilings on deposits.

Federal Deposit Insurance Corporation

All commercial banks and mutual savings banks in Connecticut are members of the Federal Deposit Insurance Corporation. The FDIC protects depositors of insured banks by insuring deposits up to the limit of $100,000. Public deposits are also insured up to $100,000. The FDIC also has supervisory responsibility for banks which are not members of the Federal Reserve

System. Examinations of state-chartered, non-federal reserve members are conducted by the Banking Department and the Federal Deposit Insurance Corporation yearly, on an alternating basis.

Federal Savings and Loan Insurance Corporation

All savings and loan associations in Connecticut are required to be members of the Federal Savings and Loan Insurance Corporation which insures deposits of savings and loan association members up to $100,000. Public deposits also are insured to $100,000. Examination of state-chartered savings and loan associations are scheduled and conducted by the Bank Examination Division in conjunction with FSLIC examiners.

Savings Bank Life Insurance

December 31, 1981, marked the completion of the 40th year of operations of the Connecticut system of Savings Bank Life Insurance. Sixty of sixty-four Connecticut savings banks are members of the system, eighteen are issuing banks which have formed separate life insurance departments that issue contracts of life insurance, and forty-two are agency banks which act as agents of the issuing banks. As of December 31, 1981, the system had 40,363 ordinary policies outstanding in the amount of $142.8 million, and 142,803 group certificates outstanding in the amount of $1.4 billion. Data on ordinary policies, group certificates and participating institutions are contained in Table No. 29.

Savings banks writing life insurance are assisted by the Savings Bank Life Insurance Company which is required to furnish actuarial and medical underwriting services to the banks, and to reinsure the mortality risk of policies issued by life insurance departments of savings banks. Savings bank life insurance is among the lowest cost life insurance available to the consumer: maximum limits on the size of individual and group policies are presently $15,000 and $30,000, respectively.

Money Forwarders

There were ten money forwarders, non-bank issuers of money orders or travellers checks, licensed at the end of 1981. Many retail businesses in Connecticut act as agents for these companies, listed in Table No. 30.

Supervision

During the year the Bank Regulation and Examination Divisions examined 85 regulated entities. The majority of these visitations were routine periodic examinations to monitor compliance with Connecticut law and ensure that banking practices and internal policies meet uniformly high standards for all institutions. Follow-up examinations were performed to monitor certain banks' progress toward correcting deficiencies. Five merger applications and twenty-four applications to establish branch banks were processed. The Connecticut Development Credit Corporation was also examined. Its statement of condition is found in Table No. 33.

Legislation

During the 1981 session of the General Assembly the following Public Acts which affect banks and thrift institutions were approved and signed into law:

The powers of savings banks and savings and loan associations were expanded under provisions of Public Acts 81-120 and 81-193, respectively. Savings Banks obtained authority to make commercial and business loans, subject to certain limitations, and to accept deposits in connection with those lending relationships. The bills authorize savings banks to make 2nd, 3rd, etc. mortgages which do not exceed required loan-to-value ratios, whether they are conventional, V.A., out-of-state, or participations. Aggregate investment limits and individual loan limits for both savings banks and savings and loan associations are liberalized. Savings banks and savings and loan associations become qualified public depositories subject to specified limitations under these acts. A savings and loan association is authorized to participate in any type of loan it may originate, and it may invest up to 100% of assets in mortgage loans of any priority and in any location. The 90% loan-to-value restrictions on mortgage loans for savings and loan associations are eliminated, and the prior 80% loan-to-value restrictions are changed to apply only to loans having up to 90% loan-to-value. Savings and loan associations are granted authority to issue mutual capital certificates.

Mortgage lending in Connecticut by out-of-state banks and thrift institutions was authorized by P.A. 81-124. Mortgage lending authority for state banks, savings banks, and savings and loan associations, was liberalized by permitting negative amortization of mortgages. These provisions are contained in P.A. 81-391.

P.A. 81-86 repeals the $10,000 limit on loans to officers and employees, and authorizes a savings bank to make installment, educational and home improvement loans to its officers and employees.

P.A. 81-128 contains a number of different provisions which: (a) eliminate the ceiling on charitable contributions by savings banks and savings and loan associations, (b) authorize payment of dividends on deposits when a savings bank has less than a 5% ratio of surplus to deposits, (c) phase out state deposit reserve requirements as federally imposed reserve requirements are phased in, (d) eliminate the requirement that bank examinations be conducted annually, and (e) make technical amendments to the Home Mortgage Disclosure Act, conforming it to the amended federal statutes.

P.A. 81-207 permits the acquisition of a credit union by a state-chartered bank, savings bank or savings and loan association, and allows for the continued operation of the branches of the acquired institution by the surviving entity in the merger or acquisition.

P.A. 81-251 provides that a commercial revolving loan secured by an open-end mortgage may be made to non-corporate commercial borrowers in addition to corporate borrowers.

P.A. 81-245 authorizes the establishment, as federal regulations permit, of an International Banking Facility by a state bank and trust company, savings bank or savings and loan association. Provisions of this act also determine the method by which an IBF is taxed at the state level.

The procedure for licensing non-bank issuers of money orders and travellers checks is amended by P.A. 81-264. Minimum net worth requirements are established, either a bond or investments-in-trust are required of

each licensee, and specified "permissible investments" are required for each licensee in an amount equal to its aggregate outstanding instruments.

P.A. 81-345 raises limits on Savings Bank Life Insurance individual and group life policies to $15,000 and $30,000, respectively, and effective January 1, 1983, it raises the limits again to $25,000 and $50,000, respectively. Provision is made for annual increases in these limits thereafter, according to changes in the consumer price index.

CONSUMER CREDIT DIVISION

The Consumer Credit Division enforces the laws concerning small loan companies, sales finance companies, debt adjusters, secondary mortgage loan licensees, consumer collection agencies, Truth in Lending, and other consumer credit laws. Connecticut is one of five states authorized by the Federal Reserve Board to enforce its own Truth in Lending laws with respect to state-chartered institutions in place of the Federal Truth in Lending Law. The division comprises a director, assistant director, eight examiners, and one support person. In addition, there is one-full time examiner affiliated with the Bank Examination Section assigned to consumer complaints, who works closely with the Consumer Credit Division.

Disclosure of the Cost of Credit (Truth in Lending)

During 1981 the Consumer Credit Division conducted in excess of 1600 inspections of creditors subject to the requirements of the Truth in Lending Act and Regulations. These examinations covered state-chartered banks, state-chartered credit unions, entities licensed by the Consumer Credit Division, retail businesses of all types, and automobile dealers. As in previous years, the degree of compliance remains high, with technical violations constituting the bulk of the non-compliance observed.

Creditors found to be in violation of the Truth in Lending Regulations are required to rebate overcharges, issue corrected disclosure statements where applicable, or issue additional rights of rescission where such rights were improperly administered initially.

Creditor and consumer education concerning rights and obligations under the Truth in Lending Act is given high priority. Counseling is offered to creditors during the examination process and the staff of the division is available to creditors for discussion as to how compliance may best be achieved. A large volume of written and telephone inquiries from consumers serves as an opportunity to educate them as to how to best use the information required to be disclosed. Staff members participate in formal educational programs when the opportunity arises.

The most important event of the year concerning Truth in Lending enforcement was the enactment of Connecticut's Truth in Lending Simplification Act. This act adopted the substance of the Federal Truth in Lending Simplification Act while retaining enforcement authority within the Office of the Connecticut Banking Commissioner. The act also prescribed identical civil and criminal penalties as the federal act and set forth the commissioner's right to require monetary adjustments in the event of overcharges.

Because of the changes in the federal act, it was necessary for the Banking Department to apply to the Federal Reserve Board for continuation of its exemption from the federal act. The application, containing extensive information concerning the Connecticut law and the enforcement capabilities and procedures of the Department, was submitted in December 1981. Connecticut's existing exemption expires on October 1, 1982. However, it is expected that the Board will rule favorably on the Department's exemption application well before that date.

Small Loan Licensees

There were 88 small loan licensees in 43 communities at the close of the year.

During the year, no new licenses were granted and 22 were surrendered for cancellation. In addition, as the result of a change in name, Finance One of Connecticut, Inc. was issued 7 licenses upon the surrender of 7 existing licenses in the name of Ritter Finance Company, Inc. of Connecticut.

The dollar amount of loans outstanding as of December 31, 1981 was $83,307,484, a decrease of 20.9% since December 31, 1980. The number of loans outstanding decreased 18.2% over the same period to 69,973 as of year end.

A total of 40,303 loans were made during the year, of which 38,658 or 95.9% were unsecured, and 1,645 or 4.1% were secured by various forms of property. Of the total of 1,645 secured loans made, 782 or 47.5% were secured by real estate, 655 or 39.8% were secured by automobiles, and 208 or 12.7% were secured by miscellaneous personal property.

The 40,303 loans made during the year were distributed as to type of borrowers as follows: new borrowers 7,281 or 13.1%, former borrowers 10,338 or 25.6%, and present borrowers 22,684 or 56.3%. Loans to present borrowers totaled $37,638,385 and involved the refinancing of $23,586,039 of existing balances and the advancing of $14,052,346 in additional cash. See tables numbered 45 through 50.

As of December 31, 79 small loan licensees had secondary mortgage loan licensees operating on the same premises. These licensees had 5,120 secondary mortgage loans outstanding totaling $65,108,573 at year end, an increase of 1,052 or 25.9% in number of loans and $18,019,859 or 38.3% in dollar amount. Similarly, affiliated sales finance company licensees are permitted to operate on the same premises as small loan licensees. Seventy-one such licensees had 12,386 retail instalment contracts outstanding totaling $5,300,155 as of December 31.

The following additional "other business" authorizations were in effect as of December 31:

Sale of Money Orders	0
Leasing Personal Property	4
Insurance Premium Financing	1
Six Percent Single Payment Loans	1
Lending for Business and Commercial Purposes	5
Wholesale Floor Planning	1
Operation of a Consumer Collection Agency	1

The year 1981 has proved to be one of the least successful for small loan licensees in many years. The downturn in lending activity and profitability was due mainly to increases in the costs of borrowed funds. Many licensees have directed their resources toward affiliated secondary mortgage loan companies in an effort to ride out the current period of uncertainty.

Sales Finance Companies and Retail Instalment Sales Financing

Two types of sales finance company licenses are issued by the banking commissioner. A limited license is issued to those who conduct the sales finance business in conjunction with the small loan business and a regular license is issued to all others conducting the sales finance business. Licensees are examined for compliance with the Retail Instalment Sales Financing Act (Chapter 733 of the General Statutes) and the Truth in Lending Laws.

On December 31, 1981, there were 82 regular licenses and 71 limited licenses in effect. During the year, 7 new regular licenses were issued and 15 were surrendered or not renewed. Four limited licenses were transferred to "regular" status. In addition to this transfer activity, 13 limited licenses were returned for cancellation.

Debt Adjusters

Effective October 1, 1979, Public Act 79-160 prohibited all debt adjustment activities in Connecticut, except those performed by a bona fide nonprofit organization licensed by the banking commissioner to do so. As of the effective date of the act, only one organization was known to be offering such a service — Consumer Credit Counseling Service of Connecticut, Inc. A license was issued to this organization on October 2, 1979, and it has remained active since. On February 1, 1981, it relocated to its present address, 36 Woodland Street, Hartford.

There have been no additional applications for licenses to engage in the debt adjuster business.

Consumer Collection Agencies

As of December 31, 1981, there were 163 consumer collection agencies licensed. During the year, 28 new licenses were issued and 13 existing licensees failed to renew or voluntarily surrendered their licenses.

In addition, one license, that of Universal Collection Bureau of Connecticut, Inc., was suspended on August 14, 1981, and revoked on December 1, 1981, for violations of the Consumer Collection Agency Act. Licenses at 5 locations were issued to Financial Collection Agencies (Conn.) Inc. upon their acquisition of the assets of Affiliated Collection Bureaus at the same 5 locations. The 5 licenses held by Affiliated were surrendered for cancellation.

Secondary Mortgage Loan Licensees

Two types of secondary mortgage loan licenses are issued by the banking commissioner to distinguish between secondary mortgage loan licensees who actually grant such loans as a creditor and those who simply arrange loans to be granted by others. Licenses issued to the latter are designated "broker only."

As of year end 390 secondary mortgage loan licenses were outstanding, of which 134 were designated "broker only." Of the remaining 256 licensees, 79 were licensed to operate on the same premises as small loan licensees.

Legislation

The 1981 session of the General Assembly passed several bills having an impact on consumer credit. They are as follows:

P.A. 81-102 — *An Act Concerning Default Charges and the Extension of the Maturity of a Contract Under the Small Loan Law:* Increases the maximum permissible default charges to $7.50 or 5% of the payment in default, whichever is lower; establishes a minimum default charge of $3.00; increases the number of months for which a small loan may be extended for a fee from 3 months to 8 months under certain circumstances.

P.A. 81-128 — *An Act Concerning Financial Institutions and Sales Finance Companies — Sections 5 and 6:* Amends the definitions section of Chapter 650 to be consistent with the definitions contained in the Retail Instalment Sales Financing Act.

P.A. 81-158 — *An Act Concerning Truth in Lending Simplification:* Conforms the state Truth in Lending Act to amendments to the federal Truth in Lending Act.

P.A. 81-163 — *An Act Authorizing Simple Interest Contracts in Retail Instalment Sales:* Authorizes retail sellers to write retail instalment contracts in a simple interest format.

P.A. 81-183 — *An Act Concerning Uniform Fees by Consumer Collection Agencies:* Limits the portion of the consumer collection agency's fee which may be passed on to the debtor to 15% of the amount collected.

P.A. 81-292 — *An Act Concerning the Connecticut Uniform Securities Act and License Fees by Consumer Collection Agencies:* Increases the initial license fee for a consumer collection agency from $100 to $200, and increases the renewal fee for consumer collection agencies from $50 to $200.

P.A. 81-362 — *An Act Concerning Interest Rates and Finance Charges:*

1. Exempts from the usury law and the small loan law any loan written at an annual percentage rate of 18% or less, payable in four or more installments, to finance the purchase of a motor vehicle, recreational vehicle, or boat.

2. Increases the maximum rate for retail instalment sales financing of goods other than motor vehicles from 18% to 21% annual percentage rate.

3. Increases the maximum finance charge applicable to open end credit plans used for the retail purchase of consumer goods or services from 1¼% per month to 1½% per month.

P.A. 81-452 — *An Act Concerning the Maximum Finance Charge on the Sale of New and Used Automobiles:* Increases the maximum rate for the retail instalment sales financing of motor vehicles to:

a. 18% annual percentage rate for new motor vehicles,
b. 19¼% annual percentage rate for used motor vehicles up to 3 years old,
c. 21½% annual percentage rate for used motor vehicles over 3 years old.

CREDIT UNION DIVISION

The Credit Union Division comprises a director, an assistant director, seven field examiners, and four support personnel. The division examines and supervises 163 state-chartered credit unions and meets with officers and directors of each credit union in order to review the findings of the examination report. The division also offers assistance to new credit unions in an effort to ensure that directors, officers and committees understand their responsibilities and obligations under the law.

Condition and Operating Results

At year-end 1981 state-chartered credit unions reported slight increases in membership, up by 4,375 to 202,325, and slight increases in total assets to $249,312,263, compared to $240,519,136 at year-end 1980. Net loans to members increased by $5.7 million to $189.8 million at year-end. This was partially offset by decreased investments held in Constitution State Corporate Credit Union, Inc. amounting to $1.0 million, a 3.7% decrease for the year. Cash holdings and other investments increased by $3.0 million, and other assets increased by $1.1 million.

Total members' shares increased to $7.6 million, a 3.5% annual rate of growth which is down from the 7.6% growth in shares experienced in 1980. Debt retirement amounted to $3.1 million, but other liabilities increased by $2.5 million in 1981. Members' equity increased by $1.9 million, comprised of $1,017,831 increased reserves, and $871,894 increased undivided earnings.

This summary of credit union balance sheet changes in 1981 indicates that sources of funds totalled $9.5 million, derived from an increase of $7.6 million in share balances, and increased equity accounts of $1.9 million. Uses of funds included the following: increased loans to members of $5.6 million, increased cash and security holdings of $2.0 million, debt retirement of $.7 million, net, and increases in other assets of $1.1 million. Balance sheet data for state-chartered credit unions is summarized in Tables 38 and 39.

Constitution State Corporate Credit Union has not been included in the consolidated financial accounts because its members are credit unions, and its assets and liabilities are largely the liabilities and assets, respectively, of credit unions already included in the consolidation.

Earnings

During 1981 gross operating income of state-chartered credit unions amounted to $30.4 million, a $3,925,880, or 14.8%, increase over the previous year's income. Operating expense increased by $.3 million, or 2.0%, with the result that income from operations was $16.6 million, a 28.4% increase over 1980's income from operations.

Income was derived primarily from interest earned on loans to members, however, the largest increase in income is attributed to the increase in invested funds due to high yields: earnings on investments were up $2.1 million, or 55.3%, from 1980. The decrease in operating expenses is due largely to a $783,000 decrease in the provision for loan losses. Interest paid on borrowed funds decreased significantly as a result of large reductions in outstanding obligations.

Dividends to shareholders were $14,817,200 in 1981, which represents a payout rate of 89.6% of net operating income. Transfers to reserves totalled $1,889,000, a non-operating loss of $11,000 was realized, with the result that undivided earnings increased by $873,000, 6.1% greater than the increase in undivided earnings in 1980.

Of the 162 state-chartered credit unions, excluding Constitution State Corporate, 7 paid dividends greater than 7%; 42 paid dividends of 7.0% on regular share accounts; 58 paid dividends at rates between 6.0% and 7.0%; 35 paid dividends at rates between 5.25% and 6.0%; and 20 paid dividends at rates of less than 5.25%. Ten credit unions made interest refunds to borrowing members. The breakdown of income, expenses and the disposition of earnings is shown in Table 40.

Constitution State Corporate Credit Union, Inc.

Constitution State Corporate Credit Union, Inc. is chartered by the state to serve member credit unions as a central credit union, i.e. it provides the means by which member credit unions with surplus funds can invest in various types of share accounts, and it stands ready to lend funds to member credit unions with excess demand for loans by individual members.

Investments by member credit unions, both federal- and state-chartered, in Constitution State Corporate increased from $100.6 million to $109.9 million, an increase of 9.24%. Loans to member credit unions decreased from $15.2 million to $9.8 million, while investments in securities, primarily short-term instruments and share accounts at the U.S. Central Credit Union, increased from $87.2 million to $97.7 million at year-end 1981.

Net operating income of Constitution State was $17.3 million, of which $16.2 million, or 93.6%, was paid out as dividends to member credit unions. This represents an average return of 15.3% on invested funds of member credit unions, an increase from 14.0% reported in 1980.

Structure

Exclusive of Constitution State Corporate there were 162 state-chartered credit unions with total assets of $249.3 million in Connecticut at year-end 1981. During the year one credit union was organized, and one credit union was liquidated. There were no mergers. Details of these changes are found in Table 42.

Average asset size of state credit unions was $1.5 million. Thirty-eight credit unions, comprising 23.5% of all credit unions, had assets of $1.0 million or more. These credit unions accounted for 83.5% of all assets. The smallest 35.8% of the credit unions each had assets of less than $250,000; they accounted for 3.0% of all assets. Table 43 presents selected balance sheet items arranged by asset size of credit unions.

There were 264 federally chartered credit unions with total assets of $744.2 million as of year-end 1981. The average asset size of federal credit unions was $2.8 million.

Legislation

During the 1981 session of the General Assembly the following Public Acts affecting credit unions were approved and signed into law:

P.A. 81-123 — *An Act Concerning the Central Credit Union and Credit Union Interest and Dividend Rates:* Broadens the investment powers of the Central Credit Union; permits credit union directors, with the Banking Commissioner's approval, to establish interest rates on loans to members and dividend rates not to exceed the rates which federally chartered credit unions may charge.

P.A. 81-173 — *An Act Concerning Credit Unions:* Provides that a members maximum amount of shares at any time may not exceed $100,000; establishes a schedule of regular reserves against losses depending upon the credit union's length of operation and asset size; provides that the Banking Commissioner may decrease the reserve requirements or require special reserves of all credit unions or an individual credit union as a special case; permits credit unions to determine the titles of their chief elected and chief operating officers as their bylaws provide; requires that the supervisory committee meet at least annually; exempts share draft account withdrawals from the mandatory assignment of shares provision of 36-199(c) or credit committee approval requirements of 36-200(5); and provides that all credit unions shall have NCUA share insurance by July 1, 1983, with application filed no later than July 1, 1982.

P.A. 81-207 — *An Act Concerning the Operation of Branch Banks and Acquisition and Mergers of Credit Unions:* Provides that a state-chartered commercial bank, savings bank or savings and loan association may acquire the assets and business of a credit union; prohibits mergers between credit unions; and provides that offices and branches of credit unions may continue to be operated as branches of the acquiring institution.

SECURITIES AND BUSINESS INVESTMENTS DIVISION

The Securities and Business Investments Division is responsible for the following areas subject to the general supervision of the Banking Commissioner: (1) The registration of Tender Offers and the registration of Securities and Business Opportunity programs for sale in Connecticut; (2) Broker-Dealer and Investment Adviser registration; (3) Routine examinations of Broker-Dealer and Investment Adviser registrants; and (4) Enforcement of the Tender Offer, Securities and Business Opportunity laws.

During 1981, the vacant division director position was filled. As of year-end 1981, the division comprised a division director, a director of enforcement, 10 examiners and 10 staff assistants. Recruitment to fill the vacant assistant division director position was planned to begin in 1982 by the Banking Department in conjunction with the Personnel Division of the Department of Administrative Services.

Activities

Jurisdiction of the Banking Commissioner over the Tender Offer, Securities and Business Opportunity laws emanates from Chapters 661a, 662 and 662a of the General Statutes, respectively.

In connection with the securities and business opportunity laws, as of the year-end 1981, 15,511 persons were registered to engage in selling securities and to offer advice and management services regarding investments in securi-

ties. This represents a 9% increase over the number of registrants in 1980. More than 62.1% of those registered were engaged in the general brokerage business. (See Tables Numbered 51, 52, 52a and 53).

During 1981, 65 routine broker-dealer and 49 investment adviser examinations were undertaken, a decrease of 3 in the former and of 3 in the latter categories.

In 1981, 2,507 registration statements required of issuers of securities prior to their sale in Connecticut were received, 938 more than in 1980. Thirty-four registrations by sellers of business opportunity programs were received, an increase of 15 over the previous year. Eight business opportunity registrations were renewed. There were 4 tender offer registrations during 1981. (See Table No. 55).

During 1981, 137 securities investigations and 32 business opportunity investigations were initiated, representing a decrease of 20 in the former and of 9 in the latter. Two orders to cease and desist were issued in the securities area. Two securities matters were referred for criminal action. (See Table No. 56). Of all the investigations opened, most were resolved on the administrative level prior to their closure. Many of such administrative resolutions took the form of requiring those believed to be violating the law to offer rescissions to investors, to submit affidavits that no business would be conducted in Connecticut until properly registered or exempt from registration under the securities or business opportunities laws, to enter into consent agreements, or a combination of the foregoing.

In 1981, Counsel to the Banking Commissioner issued 1,116 interpretative opinions and exemption acknowledgements in the area of securities and 48 in the area of business opportunities. (See Table No. 57).

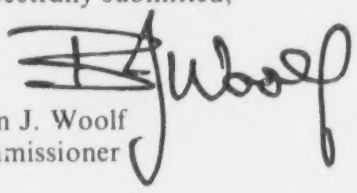
Legislation

In 1981, Chapter 662 of the Connecticut General Statutes, the Connecticut Uniform Securities Act, was amended by Public Act 81-292. Public Act 81-292, which became effective on October 1, 1981, made certain changes to the definitional, registration and exemption provisions of the act, including (1) increasing the filing fee for a person filing a registration statement for registration by coordination and qualification to three hundred dollars, (2) requiring a registration statement to specify the name of the broker-dealer or agent of issuer registered to do business in this state who will offer the securities in this state, (3) making changes concerning the effective period of registration statements, (4) permitting the commissioner to exempt from the registration requirements any security the registration of which the commissioner finds is not necessary or appropriate in the public interest or for the protection of investors, and (5) permitting a buyer to sue a seller and recover the consideration paid for the security, together with interest at eight, rather than six, per cent.

Chapter 662a of the Connecticut General Statutes, the Connecticut Business Opportunity Investment Act, was amended by Public Act 81-48. Public Act 81-48 became effective on April 22, 1981, and provided for the payment of interest in a restitution proceeding to the purchaser-investor of a business opportunity sold in violation of the Act. In December 1980, the Hon.

Judge Emmet T. Clarie of the United States District Court for the District of Connecticut found certain sections of Chapter 661a of the Connecticut General Statutes, the Connecticut Tender Offer Act, to be in conflict with federal law and hence, in certain respects, unconstitutional. That statute was substantially revised by Public Act 81-121, effective May 15, 1981, to remedy those constitutional defects.

Respectfully submitted,



Brian J. Woolf
Commissioner

STATE BANKS AND TRUST COMPANIES

Directory and Statistics

Executive Officer; Italicized type indicates Chief Executive Officer
Directors/ Trustees; Italicized type indicates Chairman

AMITY BANK CORP. (WOODBRIDGE)
Incorporated 1964

EXECUTIVE OFFICERS—*President, Edward J. Cooney;* Vice President and Treasurer, Edward J. Maloney, Jr.

DIRECTORS—Myron Blumenthal, *Edward J. Cooney,* Robert G. Grodd, James J. Healy, Robert A. Katz, Leonard J. Massello, Pascale Musto, Saul M. Ripps, Robert A. Slavitt, Arthur W. Sorensen, Jr., Stephen Whalen.

THE BANK OF NEW HAVEN
Incorporated 1979

EXECUTIVE OFFICERS—*President, Joseph V. Ciaburri;* Executive Vice President, John D. Greco; Senior Vice President, Neil M. Beckwith; Senior Vice President, Stephen W. Mirabella; Vice President, W. Neil Godfrey; Vice President, Joseph F. Bruno; Vice President, Joseph A. Guardo.

DIRECTORS—Richard L. Ades, Martin R. Anastasio, Joseph V. Ciaburri, George M. Dermer, Thomas M. Donegan, Albert M. D'Onofrio, *William J. Gardner,* Victor B. Hallberg, Theodore F. Hogan, Jr., Lawrence M. Liebman, Anna Nowak, Vincent A. Romei, Stanley Scholsohn, Alexander R. Showe.

THE CHARTER OAK BANK AND TRUST COMPANY (HARTFORD)
Incorporated 1960

EXECUTIVE OFFICERS—*President, William E. Budds;* Senior Vice President, Roger F. Billings; Vice President and Treasurer, James J. Fox; Secretary, Salvatore F. Calio.

DIRECTORS:—*William E. Budds,* Salvatore F. Calio, Robert A. Foisie, Nicholas A. Lenge, A. John Macchi, Daniel Marshall, John E. O'Keefe, George A. Silvester, Thomas E. Worth.

CHESTER BANK
Incorporated 1914

EXECUTIVE OFFICERS—*President, Robert D. Mitchell;* Vice President, Stuart S. Joslyn; Secretary, Peter J. Tiezzi, Jr.; Treasurer, Sisto D. Radicchi.

DIRECTORS—Harry R. Archambault, Hamilton C. Bates, Jr., Merritt M. Comstock, Richard R. Daniels, Sr., Harold C. Jones, Stuart S. Joslyn, Barbara Kingsford, W. Michael McCulley, Robert D. Mitchell, Roycroft A. Monte, Sisto D. Radicchi, Robert W. Woodstock, *Arnold H. Watrous,* Daniel J. Zanardi.

THE CITIZENS BANK AND TRUST COMPANY OF GLASTONBURY
Incorporated 1966

EXECUTIVE OFFICERS—*President, Randy Stewart;* Executive Vice President and Treasurer, Alex Webster; Vice President, E. E. Novey; Secretary, Charles F. Monzeglio, Jr.; Vice President, Robert Phelon; Vice President, Nicholas A. Konon, Jr.

DIRECTORS—Francis B. Barnett, Jr., James D. Brown, Lester L. Egan, Thomas J. Flanagan, William B. Glotzer, Robert J. Hale, Jay W. Jackson, Edward F. McCabe, Francis V. Manion, Robert F. McKinney, William L. Monaco, *Charles F. Monzeglio, Jr.,* E. E. Novey, Jr., James D. O'Connor, Stephen F. Ruff.

CITYTRUST (BRIDGEPORT)
Incorporated 1849

EXECUTIVE OFFICERS—*Chairman, George F. Taylor;* Vice Chairman, E. Cortright Phillips; President, Jonathan A. Topham; Executive Vice President, Reid C. Spencer; Senior Vice President, Michael G. Carew; Senior Vice President and Treasurer, Peter B. Salsbury; Senior Vice President, Stephen B. Boyle; Senior Vice President, Robert F. Cahill; Senior Vice President, Lawrence J. Bues; Senior Vice President, Peter G. Dahl; Senior Vice President, Peter W. Floeckher; Senior Vice President, Richard F. Meade; Senior Vice President, G. Thomas Lumpkin; Senior Vice President, Murray H. Morse; Senior Vice President, Kenneth M. Park; Senior Vice President, Richard Tinker; Senior Vice President, Martha K. Wenz; Secretary and Legal Counsel; Frank W. Estes.

DIRECTORS—Robert C. Baldwin, Walter Baum, Drummond C. Bell, Philip H. Burdett, Cameron Clark, Jr., Robert W. Dixon, Harlan H. Griswold, William A. Haist, Jr., Marion S. Kellogg, Hubert T. Mandeville, William R. Moody, E. Cortright Phillips, Norman Schaff, Jr., Charles E. Spencer, *George F. Taylor,* Ernest C. Trefz.

COLONIAL BANK (WATERBURY)
Incorporated 1954

EXECUTIVE OFFICERS—*Chairman, Francis M. White;* President and Chief Administrative Officer, George Ehrhardt, Jr.; Senior Vice President and Controller, Edmund J. Behan; Executive Vice President, Joseph Carlson, II; Corporate Counsel and Secretary, Richard A. Glassman; Senior Vice President and Treasurer, Timothy J. O'Grady; Executive Vice President, Louis H. Ulizio, Jr.; Senior Vice President, Bruce A. Wilson.

DIRECTORS—William F. Andrews, Thomas F. Brennan, Orton P. Camp, Jr., John R. Caruso, Norman Cohen, Peter H. Comstock, John R. Coutts, John A. DiBiaggio, George Ehrhardt, Jr., Lloyd W. Elston, Geoffrey Etherington, II, I. Martin Fierberg, Joseph P. Flannery, George A. Goss, Jr., John C. Helies, Frederick O. Hoerle, Sister Margaret Rosita Kenny, Conrad J. Kronholm, Jr., Vincent B. Largay, Leonard F. Leganza, Arthur J. Lovetere, Alvin Lukash, Robert Mailhouse, Howard J. Mattioli, Edward H. May, Jr., Alan J. McBean, L. Lawton Miner, Lance R. Odden, Walter H. O'Halloran, Francis J. Oneglia, G. Bradford Palmer, Jr., William J. Pape, II, William F. Partridge, John J. Redden, Harry F. Rice, Jr., David C. Robinson, Michael G. Sendzimir, Louis M. Solomon, Milton Sorokin, Robert L. Sykes, Robert F. Weltzien, *Francis M. White.*

THE CONNECTICUT BANK AND TRUST COMPANY (HARTFORD)
Incorporated 1792

EXECUTIVE OFFICERS—*Chairman, Walter J. Connolly, Jr.;* Chairman of the Executive Committee, Roger M. Keefe; President, Gordon I. Ulmer; Vice Chairman, James F. McNally; General Counsel and Secretary, Edward Lane-Reticker; Treasurer, Seymour M. Smith; Executive Vice President, Jose M. Calhoun; Executive Vice President, Henry M. David; Executive Vice President, A. Cushman May; Executive Vice President, James F. Orr, III; Executive Vice President, John M. Pardy; Executive Vice President, David B. Payne; Executive Vice President, Lawrence R. Seder; Executive Vice President, Seymour M. Smith.

DIRECTORS—Frederick G. Adams, Wallace Barnes, Edward B. Bates, David L. Coffin, Robert L. Cole, *Walter J. Connolly, Jr.,* Hershner Cross, William B. Ellis, James F. English, Jr., Carl N. Hansen, Lionel S. Jackson, Robert T. Jackson, Roger M. Keefe, Barbara B. Kennelly, John B. Love, James F. McNally, Denis F. Mullane, Herbert P. Schoen, Michael Suisman, Gordon I. Ulmer, Hicks B. Waldron, Stuart D. Watson, Robert H. Willis.

CONNECTICUT WOMEN'S BANK (GREENWICH)
Incorporated 1977

EXECUTIVE OFFICERS—*President, Thomas C. Nachod;* Vice President and Treasurer, Judith J. Safford; Vice President, Anthony J. Cedrone.

DIRECTORS—Harlan E. Anderson, Sheila G. Arnaboldi, Michael A. Buzzeo, Richard E. Deutsch, Val E. Fiorita, Patricia C. Isbrandtsen, Mary-Elizabeth Jacques, Sheila W. Lummis, Arthur Lutz, Arthur Marciano, Bernice T. Miller, Thomas C. Nachod, Lester H. Scharkach, Ruth L. Sims, Valerie L. Sodano, *Lois Sontag.*

THE FIDELITY TRUST COMPANY (STAMFORD)
Incorporated 1902

EXECUTIVE OFFICERS—*Chairman, Walter Thayer;* President, David V. Andrews; Executive Vice President and Secretary, Augustine C. Troy; Senior Vice President and Trust Officer, Walter T. Sullivan; Vice President and Treasurer, Edward T. Russell.

DIRECTORS—Fred T. Allen, David V. Andrews, Robert A. Beer, Richard L. Brinckerhoff, T. Ward Cleary, John J. Cloonan, Kingsley Gillespie, Merle L. Lockwood, William Pitt, Lois PontBriant, Andrew R. Robustelli, Norman I. Schafler, *Walter Thayer.*

FIRST BANK (NEW HAVEN)
Incorporated 1792

EXECUTIVE OFFICERS—*President, F. Patrick McFadden, Jr.;* Executive Vice President, Thomas J. Cahill, Jr.; Senior Vice President, L. Kirk Baird, Jr.; Senior Vice President, Donald W. Grigley; Senior Vice President, Kenneth M. Klieback; Vice President, Michael V. Lewis; Senior Vice President, Carl W. Lindskog; Vice President, B. Patrick Madden; Senior Vice President, Francis A. Merola; Secretary, Moshe Reiss; Vice President, Bruce D. Stuckey; Vice President, Josiah B. Venter; Senior Vice President, F. Perry Wilson, Jr.; Senior Vice President and Treasurer, William A. Young.

DIRECTORS—Dudley F. Blanchard, Guido Calabresi, Albert F. Clear, F. Francis D'Addario, Phillip T. Davidson, Roger M. Freedman, James H. Gilbert, Gary R. Ginsberg, Betsy Henley-Cohn, James B. Hurlock, Frank Kenna, James C. Lamberti, Robert E. Lapides, Frederick J. Mancheski, John E. McConnaughy, Jr., F. Patrick McFadden, Jr., Walter H. Monteith, Jr., Peter P. Nitze, Charles N. Schenck, III, Helmuth W. Schultze, Cornell Scott, John T. Thompson, G. Harold Welch, Jr., Walter L. Wise, Jr.

THE GLASTONBURY BANK AND TRUST COMPANY
Incorporated 1919

EXECUTIVE OFFICERS—*President, John H. Hamby;* Senior Vice President, James Ucello; Vice President and Treasurer, Allen L. Nielsen; Vice President, James A. Phillips; Vice President, E. Gary Hance; Vice President, Keith D. McNamara; Vice President, Charles U. Sullivan; Secretary, Harvey A. Katz.

DIRECTORS—William G. Affleck, Loren J. Andreo, Ronald E. Bourbeau, Helen B. Gay, John H. Hamby, Jr., Alden A. Ives, Harvey A. Katz, Henry A. Kinne, Carl E. Larson, Louis P. Longo, Henry Saglio, Edward J. Scharr.

HOME BANK AND TRUST COMPANY (MERIDEN)
Incorporated 1854

EXECUTIVE OFFICERS—*Executive Vice President, Raymond N. Lyons;* Comptroller, Helen T. Correale; Vice President, Craig E. Toensing; Vice President, William J. McGrath; Vice President, Donald E. McKnight.

DIRECTORS—Frank R. Ball, Paul B. Baron, Frank E. Davella, A. Gordon Davis, Jr., Philip H. Hall, Barbara Harper, *Robert M. Luby,* Raymond N. Lyons, Frank J. Nastri, Michael Stone, Carter H. White, Carlton H. Winslow.

THE HOUSATONIC BANK AND TRUST COMPANY (ANSONIA)
Incorporated 1975

EXECUTIVE OFFICERS—*President, Jasper J. Jaser;* Senior Vice President, James F. Rogers, III; Vice President and Treasurer, Henry S. Sawicki; Secretary, E. James Uberti.

DIRECTORS—Arnold J. Alderman, Gerald J. Bogen, Newton D. Brenner, Barbara S. Dybas, David A. Einbinder, Saturno P. Francini, Guy J. Greco, Charles J. Greene, Henry F. Healey, Jr., Jasper J. Jaser, Sidney H. Joseph, Eugene D. Micci, Lawrence A. Pirritino, Frank Rapp, E. James Uberti, Peter J. Vartelas, *Joel M. Young.*

THE INDEPENDENT BANK AND TRUST COMPANY (WILLIMANTIC)
Incorporated 1910

EXECUTIVE OFFICERS—*President, Donald K. Hodgins;* Senior Vice President, Dana J. Gould; Vice President and Trust Officer, Charles C. Clark; Vice President, Anita T. Hamblett; Vice President and Treasurer, Michael J. Hinchey; Vice President, John M. Korba, Jr.; Vice President, George J. Meehan; Vice President, David M. Nolan; Vice President, Paul A. Pepin; Vice President, Joseph R. Silvestri; Secretary, Harry S. Gaucher, Jr.

DIRECTORS—George A. Baker, Jr., Alfred W. Brand, G. Rene Caron, Ellis V. Disch, Richard S. Doran, Lester E. Foster, Edward V. Gant, Harry S. Gaucher, Jr., Leverett M. Grant, Otto Hain, Donald K. Hodgins, Milton P. Kozelka, Willard J. Stearns, *Stanley J. Sumner,* Basil T. Tsakonas, Albert E. Waugh.

THE JEWETT CITY TRUST COMPANY
Incorporated 1921

EXECUTIVE OFFICERS—*President, Chester L. Dudkowski;* Treasurer, Leonard T. Stavrou.

DIRECTORS—Raymond Anderson, William Demicco, *Chester L. Dudkowski,* Stephen Jaskiewicz, John C. Lucey, Donald Ouillette, Hermon B. Tripp, Jerome Zuckerbraun.

THE LAFAYETTE BANK AND TRUST COMPANY (BRIDGEPORT)
Incorporated 1964

EXECUTIVE OFFICERS—*President, Peter Stassa, Jr.;* Senior Vice President, Wesley A. Radcliffe; Senior Vice President, Jerome J. Whalen; Senior Vice President, Michael J. Zinkiewicz; Vice President, James M. Campbell; Vice President, H. Kenneth Gardner; Vice President, Martin Moomjian; Vice President, Thomas J. Prall, Jr.; Secretary, Kenneth F. Zarrilli; Treasurer, Lawrence B. Schwartz.

DIRECTORS—Louis I. Gladstone, Alfred Goldreyer, Donald W. Harrison, Roderick C. McNeil, III, Leonard R. Meyers, William L. Rudkin, Robert D. Russo, James P. Schwartz, Lawrence B. Schwartz, *Peter Stassa, Jr.,* Henry S. Stern, Kenneth F. Zarrilli.

MANCHESTER STATE BANK
Incorporated 1970

EXECUTIVE OFFICERS—*President and Treasurer, Nathan G. Agostinelli;* Executive Vice President, Joseph Schauster; Vice President, Richard R. Lauzier; Vice President, Stanley J. Jarvis.

DIRECTORS—Paul J. Aceto, Nathan G. Agostinelli, *Andrew Ansaldi, Jr.,* Stephen J. Cavagnaro, Richard Cobb, Anthony Dzen, Ronald Jacobs, Nicholas A. LaPenta, Roxie E. Leone, Francis R. Murray, William A. Oleksinski, Samuel D. Pierson, Joseph Schauster, John F. Tierney, Edward J. Tomkiel.

THE MATTATUCK BANK AND TRUST COMPANY (WATERBURY)
Incorporated 1971

EXECUTIVE OFFICERS—*President, Robert E. Maloney;* Senior Vice President, Waldo W. Robison; Vice President, George R. Angrave; Vice President, Patrick J. Basile; Vice President, Gary W. Biros; Vice President, John J. Carosella; Vice President, Paul G. Chipko; Vice President, Richard A. de Capua; Vice President, Nancy J. Ellsworth; Vice President, Melinda A. Halperin.

DIRECTORS—Edmond C. Bowen, Edmund T. Crowe, Daniel D'Angelo, Benjamin M. DeAngelis, *R. Willard Hogg,* Edward J. Madden, Robert E. Maloney, Frederic E. Mascolo, J. Clayton Ney, Grace Post, Joseph Renzoni, Campbell Singleton, Michael Stolfi, H. John Weisman.

THE MERCHANTS BANK AND TRUST COMPANY (NORWALK)
Incorporated 1917

EXECUTIVE OFFICERS—*President, J. Robert Newman;* Senior Vice President and Secretary, Larry L. Bentley; Senior Vice President and Treasurer, Daniel M. Gewant; Senior Vice President, A. Peter Lomaglio; Senior Vice President, John H. Jevne; Controller, Salvatore B. Gambino.

DIRECTORS—Larry L. Bentley, Bernard Breeman, Robert J. Callahan, Maurice E. Devine, Richard C. Farley, Russell Frost, III, John J. Gardella, Henry A. Iffland, Steward J. Leonard, J. Robert Newman, Thomas F. O'Connor, Edwin Safir, Edward J. Tracey, Rose Marie Verrilli, Stephen B. Weitz.

THE MERIDEN TRUST AND SAFE DEPOSIT COMPANY
Incorporated 1889

EXECUTIVE OFFICERS—*President, Frederick K. Calkins;* Vice President, William C. Kilroy; Vice President and Secretary, O. Clarence Hugo; Vice President and Treasurer, Robert G. Gattilia; Vice President, Newell S. Sly.

DIRECTORS—Frederick K. Calkins, Robert G. Church, Robert A. Houde, Howard E. Houston, O. Clarence Hugo, William C. Kilroy, Paul H. Miller, C. Eugene Mosher, David W. Parke, John F. Peckham, F. Paul Scalzi.

NEW BRITAIN BANK AND TRUST COMPANY
Incorporated 1907

EXECUTIVE OFFICERS—*President, Andrew A. DelGrego;* Senior Vice President, Donald F. Kanoff; Vice President and Secretary, James G. Pollard; Vice President and Treasurer, Warren C. Nyborg; Vice President, Robert M. Pawloski; Vice President, Foster S. White; Vice President, James M. F. Weir; Vice President, Donald D. Barton; Vice President, James J. Kerrigan, Jr.

DIRECTORS—William E. Attwood, John T. Burke, Albert F. Clear, Anthony A. Cooper, Phillip T. Davidson, Andrew A. DelGrego , Garth W. Edwards, Joseph D. Filomeno, Joseph J. Gustin, J. Noxon Howard, F. Don James, Nancy L. Johnson, William T. Livingston, F. Patrick McFadden, Jr., Edward J. Okay, John Perakos, Janusz S. Podlasek, Eliot H. Porter, II, Hugh Rowland, Arthur J. Van Vleet, Vaughn E. West.

NEW CANAAN BANK AND TRUST COMPANY
Incorporated 1975

EXECUTIVE OFFICERS—*President, Richard A. Winfield;* Vice President, Alexander Turovetz; Vice President, James E. Crane; Treasurer, Bruce H. Poole; Secretary, Lillian L. Ready.

DIRECTORS—Richard L. Ahern, Emil F. Aysseh, Gordon Fox, Paul D. Griffin, Michael D. Hobbs, Daniel S. Jones, Robert E. Mallozzi, Jr., Robert E. Nielsen, Frances Frost Overlock, John R. Pfeffer, John W. Pickering, Jr., Joseph J. Rucci, Peter M. Santella, T. Brock Saxe, Robert C. Sigg, Marguerite L. Stinchfield, Alexander Turovetz, Richard A. Winfield.

NEW ENGLAND BANK AND TRUST COMPANY (ENFIELD)
Incorporated 1971

EXECUTIVE OFFICERS—*President, William Summers;* Vice President and Treasurer, John P. Beiletti.

DIRECTORS—Tadeus J. Buczkowski, Carmen F. Calbi, Jr., *George A. Colli, Jr.,* Arne H. Dalene, Dominic J. Ferraina, Hurlburt H. Frew, Robert L. Keeney, Jr., James S. Peters, II, Thomas R. Smyth, William Summers, Edward J. Szewczyk, John A. Trappe, Henry Turbak, John H. Whiteley.

THE NEW MILFORD BANK AND TRUST COMPANY
Incorporated 1975

EXECUTIVE OFFICERS—*President, Donald H. Broderick;* Vice President, Daniel W. Kelly, Jr.; Treasurer, John F. Foley.

DIRECTORS—Norman Flayderman, Lawrence Greenhaus, Ruth Henderson, Paul Hulton, Victor Lautier, Robert W. X. Martin, Norbert E. Mitchell, Sr., Henry Perlowsky, Frederick P. Planz, Walter G. Southworth, Jack Straub.

THE NORTH AMERICAN BANK AND TRUST COMPANY (STRATFORD)
Incorporated 1973

EXECUTIVE OFFICERS—*President, Sheldon L. Pollock;* Executive Vice President and Treasurer, Morris Eisenberg; Senior Vice President, Frederick W. Walker, II; Vice President, Kenneth Brennan; Vice President, Allen P. Sawtelle.

DIRECTORS—George F. Enhorning, *Leon G. Farr,* Alfred J. Gallucci, John T. Garthwait, Maurice Janazzo, E. John Manca, Alfred N. Marulli, Sr., I. Sidney Milwe, Irving Morris, Manual Nunes, Sheldon L. Pollock, Donald J. Rinaldi, William J. Sullivan, Thomas E. Walshe, Nelson Zackin.

THE PUTNAM TRUST COMPANY OF GREENWICH
Incorporated 1914

EXECUTIVE OFFICERS—*Chairman, Frank J. Coyle;* President, Donald R. Blair; Senior Vice President, George F. Chelwick; Senior Vice President and Treasurer, William Engborg; Senior Vice President and Controller, John H. Kuck; Vice President and Secretary, John T. Gallagher.

DIRECTORS—Donald R. Blair, *Frank J. Coyle,* Philip M. Drake, Gordon W. Fawcett, William S. Gray, Jr., William S. Hirschberg, Whitman Hobbs, F. Joseph Holleran, Harold J. Hudson, Jr., J. Howard Leari, Frank Y. Larkin, Albert H. Leader, Emil Mosbacher, Jr., Blake T. Newton, Jr., Vincent F. Ostrom, Frank Pace, Jr., Gordon W. Reed, Arthur J. Santry, Jr., Howard P. Serrell, Richard R. Shinn, Edwin Thorne, Joan M. Warburg, Clark M. Whittemore, Jr.

SALISBURY BANK AND TRUST COMPANY (LAKEVILLE)
Incorporated 1874

EXECUTIVE OFFICERS—*Chairman, John E. Rogers;* President, Robert T. Cunningham; Vice President and Treasurer, John F. Perotti; Vice President and Secretary, Margaret D. Hahne.

DIRECTORS—Albert Borden, Alfred E. Brewer, Robert T. Cunningham, A. Mitchell Finlay, Dolan P. Garrity, *John E. Rogers,* John A. Segalla, Michael Turnure, Jeffrey P. Walker, Donald T. Warner, Anna Whitbeck.

SECURITY BANK AND TRUST (BLOOMFIELD)
Incorporated 1972

EXECUTIVE OFFICERS—*President, Joseph A. Gozzo;* Vice President, Leonard T. Anctil; Vice President, Brian D. Porch; Vice President and Treasurer, Thomas R. Jezouit.

DIRECTORS—Richard D. Bronson, William J. Brown, Morris Budkofsky, Donald Cagenello, Justin J. Donnelly, Sr., Joseph A. Gozzo, John W. Leavitt, *Stanley A. Macbeth,* Alvin R. MacDonald, Dominic Marandino, Philip Rubin, Daniel J. Sayadoff, Sr., L. Paul Sullivan, John Vasquez.

THE SEYMOUR TRUST COMPANY
Incorporated 1905

EXECUTIVE OFFICERS—*Chairman, Earl B. Boies;* President, Robert H. Foster; Vice President and Secretary, John K. Hummel; Treasurer, Raymond P. Johnson.

DIRECTORS—J. E. Bilanin, *E. B. Boies,* H. T. Chatfield, R. H. Foster, W. F. Foster, J. B. Hill, J. C. Hummel, J. K. Klarides, R. L. Wanner, S. C. Wheeler.

THE SIMSBURY BANK AND TRUST COMPANY
Incorporated 1916

EXECUTIVE OFFICERS—*President, Thornton B. Morris;* Senior Vice President and Secretary, Lincoln S. Young; Vice President, Edwin A. Martin; Treasurer, Bertram A. Johnson.

DIRECTORS—Dominic P. Bogino, Virginia S. Connolly, Robert E. Darling, Jr., John E. Ellsworth, Robert K. Milkey, Harvey G. Moger, Thornton B. Morris, James J. Preble, Robert W. Sanford, C. Edwin Skoglund, Oliver W. Thompson, Robert W. Tuller, Richard D. Wagner.

THE SOUTH WINDSOR BANK AND TRUST COMPANY
Incorporated 1963

EXECUTIVE OFFICERS—*President, Paul R. Longchamps;* Vice President and Treasurer, Donald R. Page; Secretary, John T. Kearney.

DIRECTORS—Thomas M. Burgess, *James T. Farrell,* Samuel Gordon, John T. Kearney, Edward R. Kuehn, Paul R. Longchamps, Enoch W. Pelton, Anthony F. Rempe, Jr., Charles B. Shepard, Jean E. Shepard, III.

THE SOUTHINGTON BANK AND TRUST COMPANY
Incorporated 1916

EXECUTIVE OFFICERS—*President, Michael A. Cassella;* Vice President and Treasurer, Gary W. Hudson; Vice President, Joseph T. Grecki, Jr.; Vice President, Robert H. Dossin; Secretary, Raymond A. Schmidt.

DIRECTORS—Norbert H. Beauchemin, Michael A. Cassella, John E. Cockayne, William J. Delahunty, Frederick Dickerman, John J. Dunham, Stephen K. Elliott, Charles F. Gibbs, Robert E. Holm, Harold E. Kane, Earl J. Kurtz, Jr., *George E. Nelson,* L. Richard Nixon, Mitchell J. Porydzy, Frank V. Potrepka, Wesley B. Scott, James J. Simone, Russell F. Stone, Douglas G. Topshe.

THE TERRYVILLE TRUST COMPANY
Incorporated 1929

EXECUTIVE OFFICERS—*President, Paul W. Finan;* Vice President, Robert F. Festa; Treasurer, Cheryl L. Anderson; Vice President, Robert G. Stanulis; Secretary, Steven Kowaleski.

DIRECTORS—Robert Festa, Paul W. Finan, Richard D. Gilland, William D. Johnson, Steven Kowaleski, Frank Laviero, William Lyga, *John J. Lyons,* F. Patrick McFadden, Aaron Simon, Robert G. Stanulis, Victor Z. Szymanski.

UNION TRUST COMPANY (STAMFORD)
Incorporated 1889

EXECUTIVE OFFICERS—*Chairman, Thomas F. Richardson;* President, Eric R. Hamson; Senior Vice President, Robert J. Bromfield; Senior Vice President, Yerbury G. Burnham; Vice President, Lorraine M. DeMino; Senior Vice President, Gerard E. Finn; Senior Vice President, William J. H. Foster; Vice President, Lloyd G. Harrell; Senior Vice President, Henry C. Heine; Senior Vice President, James Hughes; Vice President, George R. Kabureck; Vice President, Leo G. Kleine; Senior Vice President, Frank J. Kugler; Senior Vice President, Bruce R. Lively; Senior Vice President, Edward F. Matula; Senior Vice President, William E. Moore; Senior Vice President, Robert A. Peck; Senior Vice President, George R. Reid; Senior Vice President, Warren T. Reuman; Vice President and Secretary, Ann P. Rutherford; Executive Vice President, David A. Tapley; Executive Vice President, Edward G. Williams; Senior Vice President and Treasurer, Peter V. Young.

DIRECTORS—D. Allan Bromley, Gino P. Giusti, J. Robert Gunther, Eric R. Hanson, Robert W. Harcke, John M. Henske, Robert E. Ix, O. Haydn Owens, Jr., Kenneth A. Randall, *Thomas F. Richardson,* Audrey M. Sargent, Theodore F. Talmage, Henry H. Townshend, Jr., Paul E. Waggoner, A. Porter Waterman, Howard R. Weckerley.

UNITED BANK & TRUST COMPANY (HARTFORD)
Incorporated 1903

EXECUTIVE OFFICERS—*President, James J. Preble;* Executive Vice President, Charles P. Britton, III; Senior Vice President, James F. Murphy; Senior Vice President, Albert Karam; Senior Vice President and Secretary, Louis Pellino; Vice President and Controller, Anson C. Hall, Jr.; Senior Vice President, James Troy.

DIRECTORS—H. Meade Alcorn, Jr., Carlyle F. Barnes, Joseph B. Burns, Kevin V. Dowling, Frederick R. Downs, Jr., Russell E. Hartmann, W. Bruce Huyghue, Lafayette Keeney, W. Lester Killen, Winfred A. Kloter, Frederick C. Maynard, Jr. James F. Murphy, Elizabeth L. Pinner, *James J. Preble,* George B. Raymond, Wesley A. Songer, W. Page Wodell.

THE VALLEY BANK AND TRUST COMPANY (BRIDGEPORT)
Incorporated 1973

EXECUTIVE OFFICERS—*President, James Mas, Jr.;* Executive Vice President, A. Joseph Romano; Vice President and Comptroller, David Nyden; Vice President and Auditor, Linda Wright; Treasurer, Jerome Goldman; Secretary, Allan J. Rosen.

DIRECTORS—*James M. Breiner,* William Brennan, Victor J. Castaldo, Fred M. Cecarelli, Mario D'Addario, John V. DiBiaso, David Engelson, James A. Fair, Jerome Goldman, Arnold Goodman, James Mas, Jr., Francis Mason, Joseph Morosko, Allan J. Rosen, S. George Santa, Dan Simonetti.

THE VILLAGE BANK AND TRUST COMPANY OF RIDGEFIELD
Incorporated 1974

EXECUTIVE OFFICERS—*President, Roger W. Robichaud;* Secretary, Romeo G. Petroni; Executive Vice President, Robert V. Macklin; Vice President and Treasurer, James R. Umbarger.

DIRECTORS—Enrico Addessi, Richard O. Carey, Herbert Chayes, Madeline Contegni, Nicholas R. DiNapoli, Jr., *Lewis J. Finch,* Edward J. Hannafin, George Kaufman, Joseph L. Knapp, Romeo G. Petroni, Roger W. Robichaud, Robert Scala, Gino Torcellini.

THE WESTPORT BANK AND TRUST COMPANY
Incorporated 1913

EXECUTIVE OFFICERS—*Chairman, William E. Andersen;* President, Robert E. Murray; Executive Vice President and Treasurer, William J. Rague.

DIRECTORS—*William E. Andersen,* George H. Damman, William L. Gault, Lester R. Giegerich, Robert M. Halloran, Charles W. Horsfall, Robert E. Murray, Michael A. Perrottelli, William J. Rague, John Sherwood, Philip Silver.

WINDSOR BANK AND TRUST COMPANY
Incorporated 1973

EXECUTIVE OFFICERS—*President, Barry R. Loucks;* Vice President, Raymond G. Halsted; Vice President and Treasurer, Kazik L. Skoczylas.

DIRECTORS—*Wilson M. Alford, Sr.,* John C. Carmon, John A. Coccomo, Lester R. Daddario, Russell A. Ferrigno, John H. King, Barry R. Loucks, John J. Narkiewicz, Benjamin Sasportas, Morton Shoham, Paul H. Wabrek, Walter R. Whelan, John R. Winalski.

Table No. 1
COMPARATIVE REPORT OF CONDITION
CONSOLIDATED BALANCE SHEET FOR STATE BANKS AND TRUST COMPANIES — DECEMBER 31, 1980 AND DECEMBER 31, 1981
(Amounts in thousands of dollars)

ASSETS	12-31-80	12-31-81	Increase (Decrease)	Percentage Change
Cash and due from depository institutions	$1,351,420	$1,402,432	$51,012	3.77%
U.S. Treasury securities	454,452	434,815	(19,637)	(4.32)
Obligations of other U.S. Government agencies and corporations	187,361	192,939	5,578	2.98
Obligations of States and political subdivisions in the United States	991,952	1,100,260	108,308	10.92
Other bonds, notes and debentures	70,874	67,234	(3,640)	(5.14)
Federal Reserve stock and corporate stock	32,911	28,451	(4,460)	(13.55)
Trading account securities	6,068	6,502	434	7.15
Federal funds sold and securities purchased u/a to resell	385,760	167,134	(218,566)	(56.67)
Loans, Total (excluding unearned income)	[5,259,261]	[5,801,756]	[542,495]	10.32
Less: Allowance for possible loan losses	(52,051)	(60,153)	(8,102)	15.57
Loans, Net	5,207,210	5,741,603	534,393	10.26
Lease financing receivables	37,164	52,907	15,743	42.36
Bank premises, furniture and fixtures, and other assets	141,273	160,003	18,730	13.26
Real estate owned other than bank premises	13,542	51,741	38,199	100.00+
Investments in unconsolidated subsidiaries and associated companies	67	65	(2)	(2.99)
Customers' liability to this bank on acceptances outstanding	28,140	40,943	12,803	45.50
Other assets	172,877	199,882	27,005	15.62
Total Assets	**9,081,011**	**9,646,911**	**565,900**	**6.23**
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	2,395,830	2,373,541	(22,289)	(0.93)
Time and savings deposits of individuals, partnerships, and corporations	4,190,275	4,480,234	289,959	6.92
Deposits of United States Government	28,743	24,139	(4,604)	(16.02)
Deposits of States and political subdivisions in the United States	486,839	632,700	145,861	29.96
Deposits of foreign governments and official institutions	3,822	4,771	949	24.83
Deposits of commercial banks	307,247	144,491	(162,756)	(52.97)
Certified and officers' checks	70,637	74,466	3,829	5.42
Total Deposits	**7,483,393**	**7,734,342**	**250,949**	**3.35**
Total demand deposits	2,792,014	2,704,122	(87,892)	(3.15)
Total time and savings deposits	4,691,379	5,030,220	338,841	7.22
Federal funds purchased and securities sold u/a to repurchase	623,654	973,264	349,610	56.06
Interest-bearing demand notes (note balances) issued to the U.S. Treasury	140,722	88,282	(52,440)	(37.27)
Other liabilities for borrowed money	79,546	11,725	(67,821)	(85.26)
Mortgage indebtedness and liability for capitalized leases	11,978	11,154	(824)	(6.88)
Bank's liability on acceptances executed and outstanding	28,142	40,943	12,801	45.49
Other liabilities	121,270	151,860	30,590	25.22
Total Liabilities (excluding subordinated notes and debentures)	**8,488,705**	**9,011,570**	**522,865**	**6.16**
Subordinated notes and debentures	14,917	12,883	(2,034)	(13.64)
EQUITY CAPITAL				
Common Stock	98,658	110,434	11,776	11.94
Surplus	259,975	248,683	(11,292)	(4.34)
Undivided profits	216,127	261,420	45,293	20.96
Reserve for contingencies and other capital reserves	2,629	1,921	(708)	(26.93)
Total Equity Capital	**577,389**	**622,458**	**45,069**	**7.81**
Total Liabilities and Equity Capital	**$9,081,011**	**$9,646,911**	**$565,900**	**6.23%**

Table No. 2—STATEMENT OF ASSETS, DECEMBER 31, 1981
(Amounts in thousands of dollars)

NAME OF BANK	Cash and due from depository institutions	U.S. Treasury securities	Obligations of other U.S. Government agencies and corporations	Obligations of States and political subdivisions in the U.S.	Other bonds, notes, and debentures	Federal Reserve stock and corporate stock
Amity Bank Corp., Woodbridge	$2,041	$1,300	$250	$321	$1	$22
Bank of New Haven	5,317	3,078	200	2,881	96	.....
Charter Oak Bank and Trust Co., Hartford	3,190	2,722	546	7,005	1,965	179
Chester Bank	2,080	656	2,750	8,314	.....	503
Citizens Bank and Trust Co., Glastonbury	2,314	996	600	6,410	135	548
Citytrust, Bridgeport	51,358	24,083	27,001	96,621	1,235	.....
Colonial Bank, Waterbury	99,472	126,572	40,275	118,149	25,463	2,223
Connecticut Bank and Trust Co., Hartford	817,437	52,654	60,772	319,572	7,887	2,610
Connecticut Women's Bank, Greenwich	2,309	2,010	802	.....	100	.....
Fidelity Trust Company, Stamford	16,171	10,795	1,500	20,126	385	.....
First Bank, New Haven	72,011	14,997	14,458	70,175	2,798	66
Glastonbury Bank and Trust Co.	4,480	5,605	200	1,856	1,040	1,093
Home Bank and Trust Co., Meriden	14,013	8,841	2,362	10,300	105	397
Housatonic Bank and Trust Co., Ansonia	1,742	998	200	4,759	260	.....
Independent Bank & Trust Co., Willimantic	7,512	9,920	5,699	11,375	2,025	457
Jewett City Trust Company	1,148	2,123	996	1,726	560	149
Lafayette Bank and Trust Co., Bridgeport	9,612	1,103	914	17,622	6,750	1,012
Manchester State Bank	1,658	450	.....	1,101	343	35
Mattatuck Bank and Trust Co., Waterbury	14,057	3,362	.....	6,772	125	.....
Merchants Bank and Trust Co., Norwalk	11,643	3,295	.....	11,173	.....	1,826
Meriden Trust and Safe Deposit Company	467	119	.....	738	125	16
New Britain Bank and Trust Company	7,785	6,198	.....	25,931	250	107
New Canaan Bank and Trust Company	1,764	2,005	700	989	.....	.....
New England Bank and Trust Co., Enfield	5,716	841	600	1,979	.....	301
New Milford Bank and Trust Company	2,121	5,517	602	5,506	201	.....

North American Bank & Trust Co., Stratford	2,605	4,230	1,256	4,749	195	270
Putnam Trust Company, Greenwich	24,722	4,997	7,499	30,221	5,752	.....
Salisbury Bank and Trust Co., Lakeville	2,123	3,570	100	4,605	.....	272
Security Bank and Trust Co., Bloomfield	3,082	1,002	.....	2,591	120	.....
Seymour Trust Company	2,415	1,500	2,500	5,166	236	1,036
Simsbury Bank and Trust Company	9,158	6,297	.....	27,493	.....	1,188
South Windsor Bank and Trust Company	2,290	1,406	103	5,504	35	149
Southington Bank and Trust Company	4,042	6,489	.....	3,210	.....	30
Terryville Trust Company	1,786	1,310	850	3,352	101	29
Union Trust Company, Stamford	111,299	87,487	4,000	136,697	6,192	11,802
United Bank & Trust Co., Hartford	49,115	19,200	3,654	97,192	1,943	1,476
Valley Bank and Trust Co., Bridgeport	16,458	.....	3,013	1,457	9	225
Village Bank and Trust Co., Ridgefield	1,675	3,966	333	486	.....	.....
Westport Bank and Trust Company	9,246	3,021	5,500	22,892	792	430
Windsor Bank and Trust Company	4,998	100	2,704	3,244	10	.....
Total	**$1,402,432**	**$434,815**	**$192,939**	**$1,100,260**	**$67,234**	**$28,451**
Percentage to Total	**14.54%**	**4.51%**	**2.00%**	**11.40%**	**.70%**	**.29%**

Table No. 2—STATEMENT OF ASSETS, DECEMBER 31, 1981—Continued
(Amounts in thousands of dollars)

NAME OF BANK	Trading account securities	Federal Funds sold and securities purchased u/a to resell	Loans, Total (excluding unearned income)	Less: Allowance for possible loan losses	Loans, net	Lease financing receivables
Amity Bank Corp., Woodbridge	.....	$1,375	$10,040	$112	$9,928	.....
Bank of New Haven	.....	7,000	24,825	174	24,651	.....
Charter Oak Bank and Trust Co., Hartford	.....	2,300	21,664	265	21,399	.....
Chester Bank	.....	.....	25,238	224	25,014	.....
Citizens Bank and Trust Co., Glastonbury	.....	50	46,273	500	45,773	.....
Citytrust, Bridgeport	.....	.....	526,196	4,844	521,352	$3,683
Colonial Bank, Waterbury	$169	5,000	764,778	8,814	755,964	7,135
Connecticut Bank and Trust Co., Hartford	5,646	29,979	1,885,046	21,235	1,863,811	37,514
Connecticut Women's Bank, Greenwich	.....	1,800	8,252	96	8,156	.....
Fidelity Trust Company, Stamford	.....	7,900	84,688	907	83,781	.....
First Bank, New Haven	.....	9,000	391,473	4,465	387,008	4,354
Glastonbury Bank and Trust Co.	.....	4,200	59,739	378	59,361	.....
Home Bank and Trust Co., Meriden	.....	600	52,763	616	52,147	.....
Housatonic Bank and Trust Co., Ansonia	.....	6,605	17,463	156	17,307	.....
Independent Bank & Trust Co., Willimantic	.....	2,200	68,889	344	68,545	.....
Jewett City Trust Company	.....	600	8,549	32	8,517	.....
Lafayette Bank and Trust Co., Bridgeport	.....	1,100	56,728	737	55,991	.....
Manchester State Bank	.....	1,600	16,555	164	16,391	.....
Mattatuck Bank and Trust Co., Waterbury	.....	2,850	45,242	481	44,761	.....
Merchants Bank and Trust Co., Norwalk	.....	6,000	76,363	600	75,763	.....
Meriden Trust and Safe Deposit Company	.....	700	5,127	146	4,981	.....
New Britain Bank and Trust Company	.....	500	70,961	690	70,271	.....
New Canaan Bank and Trust Company	.....	2,200	17,203	135	17,068	.....
New England Bank and Trust Co., Enfield	.....	450	17,835	119	17,716	.....
New Milford Bank and Trust Company	.....	.....	28,275	207	28,068	.....

North American Bank & Trust Co., Stratford	.....	550	45,071	594	44,477	.....
Putnam Trust Company, Greenwich	.....	16,000	103,247	1,005	102,242	.....
Salisbury Bank and Trust Co., Lakeville	.....	2,800	18,581	106	18,475	.....
Security Bank and Trust Co., Bloomfield	.....	2,900	12,744	114	12,630	.....
Seymour Trust Company	.....	2,400	33,914	281	33,633	.....
Simsbury Bank and Trust Company	.....	5,000	48,287	482	47,805	.....
South Windsor Bank and Trust Company	.....	.....	26,234	288	25,946	.....
Southington Bank and Trust Company	.....	8,400	24,256	189	24,067	.....
Terryville Trust Company	.....	1,375	16,233	121	16,112	.....
Union Trust Company, Stamford	.....	10,000	817,081	7,101	809,980	221
United Bank & Trust Co., Hartford	687	16,500	174,319	2,139	172,180	.....
Valley Bank and Trust Co., Bridgeport	.....	3,200	33,686	236	33,450	.....
Village Bank and Trust Co., Ridgefield	.....	2,400	13,975	125	13,850	.....
Westport Bank and Trust Company	.....	1,500	89,620	751	88,869	.....
Windsor Bank and Trust Company	.....	100	14,343	180	14,163	.....
Total	**$6,502**	**$167,134**	**$5,801,756**	**$60,153**	**$5,741,603**	**$52,907**
Percentage To Total	**.07%**	**1.73%**	**60.14%**	**.62%**	**59.52%**	**.55%**

Table No. 2—STATEMENT OF ASSETS, DECEMBER 31, 1981—Concluded
(Amounts in thousands of dollars)

NAME OF BANK	Bank premises, furniture and fixtures, and other assets	Real estate owned other than bank premises	Investment in unconsolidated subsidiaries and associated companies	Customers' liability to this bank on acceptances outstanding	Other assets	Total assets
Amity Bank Corp., Woodbridge	$619	$46	.....	.....	$345	$16,248
Bank of New Haven	864	.....	.....	.....	388	44,475
Charter Oak Bank and Trust Co., Hartford	535	946	.....	.....	814	41,601
Chester Bank	217	.....	.....	.....	720	40,254
Citizens Bank and Trust Co., Glastonbury	1,411	145	.....	.....	967	59,349
Citytrust, Bridgeport	14,100	2,199	.....	$344	15,183	757,159
Colonial Bank, Waterbury	21,932	2,551	.....	959	27,974	1,233,838
Connecticut Bank and Trust Co., Hartford	44,404	42,942	.....	34,258	47,485	3,366,971
Connecticut Women's Bank, Greenwich	145	.....	.....	.....	237	15,559
Fidelity Trust Company, Stamford	2,847	.....	.....	.....	2,438	145,943
First Bank, New Haven	14,210	838	.....	459	20,047	610,421
Glastonbury Bank and Trust Co.	1,183	12	$65	.....	1,111	80,206
Home Bank and Trust Co., Meriden	1,720	.....	.....	.....	1,095	91,580
Housatonic Bank and Trust Co., Ansonia	306	.....	.....	.....	599	32,776
Independent Bank & Trust Co., Willimantic	1,975	166	.....	.....	1,648	111,522
Jewett City Trust Company	126	.....	.....	.....	6	15,951
Lafayette Bank and Trust Co., Bridgeport	1,437	260	.....	.....	1,879	97,680
Manchester State Bank	497	.....	.....	.....	212	22,287
Mattatuck Bank and Trust Co., Waterbury	1,031	337	.....	.....	1,180	74,475
Merchants Bank and Trust Co., Norwalk	2,423	40	.....	.....	1,788	113,951
Meriden Trust and Safe Deposit Company	118	.....	.....	.....	21	7,285
New Britain Bank and Trust Company	1,396	.....	.....	.....	1,723	114,161
New Canaan Bank and Trust Company	523	.....	.....	.....	399	25,648
New England Bank and Trust Co., Enfield	651	1	.....	.....	372	28,627
New Milford Bank and Trust Company	826	.....	.....	.....	526	43,367

North American Bank & Trust Co., Stratford	1,926	66	.....	.....	1,321	61,645
Putnam Trust Company, Greenwich	3,844	.....	.....	.....	3,002	198,279
Salisbury Bank and Trust Co., Lakeville	463	.....	.....	.....	814	33,222
Security Bank and Trust Co., Bloomfield	723	.....	.....	.....	672	23,720
Seymour Trust Company	939	174	.....	.....	457	50,456
Simsbury Bank and Trust Company	1,360	.....	.....	.....	1,986	100,287
South Windsor Bank and Trust Company	366	.....	.....	.....	426	36,225
Southington Bank and Trust Company	1,262	23	.....	417	630	48,570
Terryville Trust Company	183	91	.....	.....	241	25,430
Union Trust Company, Stamford	22,637	414	.....	4,506	46,053	1,251,288
United Bank & Trust Co., Hartford	4,661	14	.....	.....	10,378	376,800
Valley Bank and Trust Co., Bridgeport	1,768	288	.....	.....	1,060	60,928
Village Bank and Trust Co., Ridgefield	670	40	.....	.....	343	23,763
Westport Bank and Trust Company	3,250	148	.....	.....	2,784	138,432
Windsor Bank and Trust Company	655	.....	.....	.....	558	26,532
Total	**$160,003**	**$51,741**	**$65**	**$40,943**	**$199,882**	**$9,646,911**
Percentage To Total	**1.66%**	**.54%**	.....	**.42%**	**2.07%**	**100.00%**

Table No. 3—STATEMENT OF LIABILITIES AND CAPITAL ACCOUNTS, DECEMBER 31, 1981
(Amounts in thousands of dollars)

NAME OF BANK	Demand deposits of individuals, partnerships and corporations	Time and savings deposits of individuals, partnerships and corporations	Deposits of United States Government	Deposits of States and political subdivisions in the United States	Deposits of foreign governments and official institutions	Deposits of commercial banks
Amity Bank Corp., Woodbridge	$3,085	$10,983	$14	$166	.....	.....
Bank of New Haven	10,504	20,551	315	5,327	.....	.....
Charter Oak Bank and Trust Co., Hartford	12,960	24,492	241	129	.....	.....
Chester Bank	3,531	29,158	3	1,842	.....	.....
Citizens Bank and Trust Co., Glastonbury	13,401	31,754	69	9,034	.....	.....
Citytrust, Bridgeport	172,854	366,637	1,218	57,531	.....	$1,477
Colonial Bank, Waterbury	254,425	586,845	2,517	139,397	$265	2,357
Connecticut Bank and Trust Co., Hartford	885,440	1,205,206	5,697	209,936	4,506	129,239
Connecticut Women's Bank, Greenwich	4,404	7,592	941	83	.....	25
Fidelity Trust Company, Stamford	34,037	89,836	354	461	.....	.....
First Bank, New Haven	176,509	312,924	2,211	25,388	.....	6,291
Glastonbury Bank and Trust Co.	16,991	49,635	950	7,325	.....	.....
Home Bank and Trust Co., Meriden	25,765	47,619	241	3,556	.....	.....
Housatonic Bank & Trust Co., Ansonia	4,187	24,142	123	188	.....	.....
Independent Bank & Trust Co., Willimantic	23,445	65,529	392	3,577	.....	.....
Jewett City Trust Company	3,144	10,296	24	788	.....	.....
Lafayette Bank and Trust Co., Bridgeport	29,605	50,411	1,128	4,734	.....	60
Manchester State Bank	7,458	11,610	134	437	.....	358
Mattatuck Bank and Trust Co., Waterbury	15,727	47,028	423	2,461	.....	.....
Merchants Bank and Trust Co., Norwalk	35,011	54,704	527	7,269	.....	18
Meriden Trust and Safe Deposit Company	4,276	1,690	29	.....	.....	.....
New Britain Bank and Trust Company	32,240	56,966	409	5,401	.....	699
New Canaan Bank and Trust Company	3,063	17,261	28	516	.....	.....
New England Bank and Trust Co., Enfield	5,708	16,429	44	3,382	.....	.....
New Milford Bank and Trust Company	3,757	33,318	112	125	.....	.....

North American Bank & Trust Co., Stratford	10,049	41,419	5	925	.....	.....
Putnam Trust Company, Greenwich	48,022	118,368	768	1,025	.....	.....
Salisbury Bank and Trust Co., Lakevillle	8,173	20,213	241	473	.....	.....
Security Bank and Trust Co., Bloomfield	4,461	13,443	144	2,411	.....	.....
Seymour Trust Company	10,396	32,325	70	314	.....	.....
Simsbury Bank and Trust Company	18,183	61,051	188	6,563	.....	.....
South Windsor Bank and Trust Company	10,552	20,604	102	892	.....	.....
Southington Bank and Trust Company	9,830	26,128	56	2,228	.....	.....
Terryville Trust Company	4,446	18,519	85	105	.....	.....
Union Trust Company, Stamford	352,682	613,152	3,512	61,806	.....	3,850
United Bank & Trust Co., Hartford	72,985	180,585	436	52,929	.....	117
Valley Bank and Trust Co., Bridgeport	5,731	42,711	34	3,270	.....	.....
Village Bank and Trust Co., Ridgefield	2,894	16,536	.....	473	.....	.....
Westport Bank and Trust Company	28,809	88,119	286	6,157	.....	.....
Windsor Bank and Trust Company	4,801	14,445	68	4,076	.....	.....
Total	**$2,373,541**	**$4,480,234**	**$24,139**	**$632,700**	**$4,771**	**$144,491**
Percentage To Total	**24.61%**	**46.44%**	**.25%**	**6.56%**	**.05%**	**1.50%**

North American Bank & Trust Co., Stratford	649	53,047	10,834	42,213	2,308	288
Putnam Trust Company, Greenwich	1,996	170,179	51,736	118,443	2,025	1,193
Salisbury Bank and Trust Co., Lakeville	234	29,334	8,850	20,484	.....	.....
Security Bank and Trust Co., Bloomfield	275	20,734	5,017	15,717	.....	.....
Seymour Trust Company	462	43,567	11,212	32,355	.....	.....
Simsbury Bank and Trust Company	1,074	87,059	20,275	66,784	2,626	326
South Windsor Bank and Trust Company	378	32,528	11,606	20,922	.....	171
Southington Bank and Trust Company	524	38,766	12,638	26,128	4,813	249
Terryville Trust Company	137	23,292	4,773	18,519	.....	.....
Union Trust Company, Stamford	11,556	1,046,558	388,112	658,446	68,703	1,533
United Bank & Trust Co., Hartford	4,035	311,087	84,145	226,942	27,725	5,510
Valley Bank and Trust Co., Bridgeport	465	52,211	6,400	45,811	3,342	.....
Village Bank and Trust Co., Ridgefield	414	20,317	3,342	16,975	525	.....
Westport Bank and Trust Company	1,457	124,828	31,780	93,048	840	.....
Windsor Bank and Trust Company	210	23,600	5,115	18,485	181	.....
Total	**$74,466**	**$7,734,342**	**$2,704,122**	**$5,030,220**	**$973,264**	**$88,282**
Percentage To Total	**.77%**	**80.18%**	**28.03%**	**52.15%**	**10.09%**	**.92%**

North American Bank & Trust Co., Stratford	.....	.....	.....	1,304	56,947	.....
Putnam Trust Company, Greenwich	.....	839	.....	2,912	177,148	.....
Salisbury Bank and Trust Co., Lakeville	.....	.....	.....	413	29,747	.....
Security Bank and Trust Co., Bloomfield	.....	.....	.....	631	21,365	.....
Seymour Trust Company	.....	17	.....	400	43,984	.....
Simsbury Bank and Trust Company	.....	.....	.....	1,526	91,537	.....
South Windsor Bank and Trust Company	.....	.....	.....	392	33,091	.....
Southington Bank and Trust Company	.....	.....	417	527	44,772	.....
Terryville Trust Company	.....	.....	.....	404	23,696	.....
Union Trust Company, Stamford	134	3,255	4,506	31,045	1,155,734	.....
United Bank & Trust Co., Hartford	.....	.....	.....	4,097	348,419	421
Valley Bank and Trust Co., Bridgeport	.....	.....	.....	890	56,443	.....
Village Bank and Trust Co., Ridgefield	.....	.....	.....	572	21,414	.....
Westport Bank and Trust Company	.....	344	.....	2,405	128,417	.....
Windsor Bank and Trust Company	.....	96	.....	674	24,551	.....
Total	**$11,725**	**$11,154**	**$40,943**	**$151,860**	**$9,011,570**	**$12,883**
Percentage To Total	.12%	.12%	.42%	1.57%	93.42%	.13%

Table No. 3—STATEMENT OF LIABILITIES AND CAPITAL ACCOUNTS, DECEMBER 31, 1981—Concluded
(Amounts in thousands of dollars)

NAME OF BANK	Common stock	Surplus	Undivided profits	Reserve for contingencies and other capital reserves	Total equity capital	Total liabilities and equity capital
Amity Bank Corp., Woodbridge	$479	$308	$489	.....	$1,276	$16,248
Bank of New Haven	2,431	2,043	570	.....	5,044	44,475
Charter Oak Bank and Trust Co., Hartford	688	1,299	1,187	$40	3,214	41,601
Chester Bank	574	1,500	1,406	.....	3,480	40,254
Citizens Bank and Trust Co., Glastonbury	824	1,994	728	.....	3,546	59,349
Citytrust, Bridgeport	8,398	23,151	17,301	.....	48,850	757,159
Colonial Bank, Waterbury	15,856	34,876	24,590	.....	75,322	1,233,838
Connecticut Bank and Trust Co., Hartford	31,285	46,098	89,931	.....	167,314	3,366,971
Connecticut Women's Bank, Greenwich	1,000	600	400	.....	2,000	15,559
Fidelity Trust Company, Stamford	2,000	8,000	2,474	.....	12,474	145,943
First Bank, New Haven	5,452	21,390	9,721	798	37,361	610,421
Glastonbury Bank and Trust Co.	500	1,200	2,174	.....	3,874	80,206
Home Bank and Trust Co., Meriden	1,000	3,000	3,149	.....	7,149	91,580
Housatonic Bank and Trust Co., Ansonia	1,151	1,151	256	.....	2,558	32,776
Independent Bank & Trust Co., Willimantic	494	5,735	3,349	.....	9,578	111,522
Jewett City Trust Company	120	480	730	51	1,381	15,951
Lafayette Bank and Trust Co., Bridgeport	627	2,239	3,904	340	7,110	97,680
Manchester State Bank	750	350	655	.....	1,755	22,287
Mattatuck Bank and Trust Co., Waterbury	675	1,745	588	.....	3,008	74,475
Merchants Bank and Trust Co., Norwalk	973	4,000	2,719	.....	7,692	113,951
Meriden Trust and Safe Deposit Company	100	300	840	.....	1,240	7,285
New Britain Bank and Trust Company	1,912	3,553	6,150	.....	11,615	114,161
New Canaan Bank and Trust Company	1,000	971	449	.....	2,420	25,648
New England Bank and Trust Co., Enfield	1,000	1,000	236	.....	2,236	28,627
New Milford Bank and Trust Company	1,119	1,418	533	.....	3,070	43,367

North American Bank & Trust Co., Stratford	1,737	1,940	1,021	.....	4,698	61,645
Putnam Trust Company, Greenwich	5,000	10,000	6,131	.....	21,131	198,279
Salisbury Bank and Trust Co., Lakeville	153	1,231	2,045	46	3,475	33,222
Security Bank and Trust Co., Bloomfield	760	756	839	.....	2,355	23,720
Seymour Trust Company	500	2,500	3,472	.....	6,472	50,456
Simsbury Bank and Trust Company	350	1,850	6,550	.....	8,750	100,287
South Windsor Bank and Trust Company	354	1,646	1,139	(5)	3,134	36,225
Southington Bank and Trust Company	600	2,200	998	.....	3,798	48,570
Terryville Trust Company	150	1,250	308	26	1,734	25,430
Union Trust Company, Stamford	13,132	41,445	40,691	286	95,554	1,251,288
United Bank & Trust Co., Hartford	1,878	5,700	20,164	218	27,960	376,800
Valley Bank and Trust Co., Bridgeport	2,264	1,840	381	.....	4,485	60,928
Village Bank and Trust Co., Ridgefield	1,048	1,024	277	.....	2,349	23,763
Westport Bank and Trust Company	1,500	6,000	2,394	121	10,015	138,432
Windsor Bank and Trust Company	600	900	481	.....	1,981	26,532
Total	**$110,434**	**$248,683**	**$261,420**	**$1,921**	**$622,458**	**$9,646,911**
Percentage To Total	**1.14%**	**2.58%**	**2.71%**	**.02%**	**6.45%**	**100.00%**

Table No. 4—DETAIL OF SECURITIES, CONSOLIDATED FIGURES, DECEMBER 31, 1981
(Amounts in thousands of dollars)

		Percent to total Securities
Total U.S. Treasury Securities	**$434,815**	**23.84%**
Total Obligations of Other U.S. Government Agencies & Corps.	**192,939**	**10.58**
Obligations of States and Political Subdivisions:		
State of Connecticut	36,016	1.97
Other States	168,528	9.24
Towns, Cities, Boroughs, or Legally Established Districts in Connecticut, including Regional School Districts	255,592	14.02
Political Subdivisions of Other States	189,750	10.40
Housing Authorities	94,990	5.21
Revenue Bonds	267,329	14.66
Other Obligations of States and Political Subdivisions	88,055	4.83
Total Obligations of States and Political Subdivisions	**1,100,260**	**60.33**
Other Bonds, Notes, and Debentures:		
Dominion of Canada and its Provinces	1,500	.08
Development Banks	100	.01
State of Israel	6,597	.36
Banks and Bank Holding Companies	10,752	.59
Other Corporate Bonds, Notes and Debentures	41,487	2.28
Other Bonds, Notes and Debentures, not elsewhere classified	6,798	.37
Total Other Bonds, Notes, and Debentures	**67,234**	**3.69**
Corporate Stocks:		
Federal Reserve Bank Stock	2,548	.14
Banks and Bank Holding Companies	7,091	.39
Insurance Companies	562	.03
Investment Companies	129	.01
Public Utilities	15,094	.83
Other Corporate Stock	3,027	.16
Total Corporate Stock	**28,451**	**1.56%**
Total Securities	**$1,823,699**	**100.00%**

Table No. 5—DETAIL OF LOANS (Including Rediscounts and Overdrafts) CONSOLIDATED FIGURES DECEMBER 31, 1981

(Amounts in thousands of dollars)

	Total	Percent to total
Real estate loans (include only loans secured primarily by real estate):		
Construction and land development	$218,651	3.64%
Secured by farmland (including farm residential and other improvements)	2,095	.03
Secured by 1 - 4 family residential properties:		
Insured by FHA or guaranteed by VA	19,279	.32
Conventional	1,334,958	22.20
Secured by multifamily (5 or more) residential properties:		
Insured by FHA	388	.01
Conventional	29,779	.50
Secured by nonfarm nonresidential properties	623,407	10.36
Loans to financial institutions:		
To real estate investment trust and mortgage companies	16,910	.28
To commercial banks in the U.S.	107,257	1.78
To banks in foreign countries	16,311	.27
To finance companies in the U.S.	11,375	.19
To other financial institutions	4,044	.07
Loans for purchasing or carrying securities (secured and unsecured):		
To brokers and dealers in securities	3,915	.07
Other loans for purchasing or carrying securities	6,188	.10
Loans to finance agricultural production and other loans to farmers	5,421	.09
Commercial and industrial loans (except those secured primarily by real estate)	1,927,811	32.05
Loans to individuals for household, family, and other personal expenditures (include purchased paper):		
To purchase private passenger automobiles on instalment basis	284,486	4.73
Credit cards and related plans:		
Retail (charge account) credit card plans	216,409	3.60
Check credit and revolving credit plans	38,568	.64
To purchase other retail consumer goods on instalment basis:		
Mobile homes (exclude travel trailers)	5,021	.08
Other retail consumer goods (exclude credit cards and related plans)	72,632	1.21
Instalment loans to repair and modernize residential property	145,648	2.42
Other instalment loans for household, family, and other personal expenditures	320,435	5.33
Single-payment loans for household, family, and other personal expenditures	509,492	8.47
All other loans	94,061	1.56
Total loans, Gross	**6,014,541**	**100.00%**
Less: Unearned income on loans reflected in items above	**212,785**	.....
Total Loans (excluding unearned income)	**5,801,756**	.....
Less: Reserve for loan losses	**60,153**	.....
Loans, Net	**$5,741,603**	.....

Table No. 3—STATEMENT OF LIABILITIES AND CAPITAL ACCOUNTS, DECEMBER 31, 1981—Continued
(Amounts in thousands of dollars)

NAME OF BANK	Certified and officers' checks	Total deposits	Total demand deposits	Total time and savings deposits	Federal funds purchased and securities sold u/a to repurchase	Interest-bearing demand notes (note balances) issued to the U.S. Treasury
Amity Bank Corp., Woodbridge	$207	$14,455	$3,466	$10,989	.....	$155
Bank of New Haven	11	36,708	11,555	25,153	$2,152	.....
Charter Oak Bank and Trust Co., Hartford	263	38,085	13,578	24,507	.....	.....
Chester Bank	184	34,718	3,890	30,828	1,428	391
Citizens Bank and Trust Co., Glastonbury	525	54,783	14,229	40,554	144	173
Citytrust, Bridgeport	4,017	603,734	189,894	413,840	74,210	9,901
Colonial Bank, Waterbury	10,819	996,625	283,316	713,309	123,297	11,405
Connecticut Bank and Trust Co., Hartford	15,789	2,455,813	1,050,841	1,404,972	616,128	40,309
Connecticut Women's Bank, Greenwich	359	13,404	4,960	8,444	.....	.....
Fidelity Trust Company, Stamford	2,301	126,989	37,118	89,871	1,640	1,853
First Bank, New Haven	7,408	530,731	200,740	329,991	21,856	9,854
Glastonbury Bank and Trust Co.	577	75,478	19,405	56,073	.....	.....
Home Bank and Trust Co., Meriden	718	77,899	29,306	48,593	4,959	244
Housatonic Bank and Trust Co., Ansonia	341	28,981	4,839	24,142	.....	425
Independent Bank & Trust Co., Willimantic	1,302	94,245	26,243	68,002	4,888	719
Jewett City Trust Company	283	14,535	3,842	10,693	.....	.....
Lafayette Bank and Trust Co., Bridgeport	112	86,050	31,175	54,875	2,526	.....
Manchester State Bank	42	20,039	8,337	11,702	.....	186
Mattatuck Bank and Trust Co., Waterbury	684	66,323	18,960	47,363	1,542	356
Merchants Bank and Trust Co., Norwalk	2,011	99,540	37,831	61,709	1,809	2,130
Meriden Trust and Safe Deposit Company	22	6,017	4,327	1,690	.....	.....
New Britain Bank and Trust Company	1,582	97,297	36,647	60,650	625	719
New Canaan Bank and Trust Company	151	21,019	3,258	17,761	1,508	192
New England Bank and Trust Co., Enfield	320	25,883	6,081	19,802	164	.....
New Milford Bank and Trust Company	572	37,884	4,449	33,435	1,300	.....

Table No. 3—STATEMENT OF LIABILITIES AND CAPITAL ACCOUNTS, DECEMBER 31, 1981—Continued
(Amounts in thousands of dollars)

NAME OF BANK	Other liabilities for borrowed money	Mortgage indebtedness and liability for capitalized leases	Bank's liability on acceptances executed and outstanding	Other liabilities	Total liabilities	Subordinated notes and debentures
Amity Bank Corp., Woodbridge	.....	.....	.....	$362	$14,972	.....
Bank of New Haven	.....	.....	.....	571	39,431	.....
Charter Oak Bank and Trust Co., Hartford	$48	.....	.....	254	38,387	.....
Chester Bank	.....	$3	.....	234	36,774	.....
Citizens Bank and Trust Co., Glastonbury	.....	142	.....	561	55,803	.....
Citytrust, Bridgeport	2,375	1,936	$344	14,781	707,281	1,028
Colonial Bank, Waterbury	2,158	3,847	959	16,095	1,154,386	4,130
Connecticut Bank and Trust Co., Hartford	4,487	.....	34,258	44,662	3,195,657	4,000
Connecticut Women's Bank, Greenwich	.....	.....	.....	155	13,559	.....
Fidelity Trust Company, Stamford	.....	177	.....	2,810	133,469	.....
First Bank, New Haven	.....	.....	459	10,055	572,955	105
Glastonbury Bank and Trust Co.	7	.....	.....	847	76,332	.....
Home Bank and Trust Co., Meriden	.....	57	.....	1,272	84,431	.....
Housatonic Bank and Trust Co., Ansonia	.....	.....	.....	812	30,218	.....
Independent Bank & Trust Co., Willimantic	.....	60	.....	1,908	101,820	124
Jewett City Trust Company	.....	.....	.....	35	14,570	.....
Lafayette Bank and Trust Co., Bridgeport	.....	32	.....	1,287	89,895	675
Manchester State Bank	.....	.....	.....	307	20,532	.....
Mattatuck Bank and Trust Co., Waterbury	.....	65	.....	2,281	70,567	900
Merchants Bank and Trust Co., Norwalk	.....	208	.....	1,072	104,759	1,500
Meriden Trust and Safe Deposit Company	.....	.....	.....	28	6,045	.....
New Britain Bank and Trust Company	2,516	.....	.....	1,389	102,546	.....
New Canaan Bank and Trust Company	.....	.....	.....	509	23,228	.....
New England Bank and Trust Co., Enfield	.....	.....	.....	344	26,391	.....
New Milford Bank and Trust Company	.....	76	.....	1,037	40,297	.....

Table No. 6—DETAIL OF DEPOSITS, CONSOLIDATED FIGURES DECEMBER 31, 1981

(Amounts in thousands of dollars)

	Demand	Savings	Time	Total
Deposits of individuals, partnerships and corporations:				
Individuals and nonprofit organizations	.....	$1,595,876	.....	.....
Corporations and other profit organizations	.....	81,558	.....	.....
Total	**$2,333,031**	**1,677,434**	**$2,802,800**	**$6,813,265**
Mutual savings banks	40,510	.....	.....	40,510
Total	**2,373,541**	**1,677,434**	**2,802,800**	**6,853,775**
Deposits of United States Government	23,275	4	860	24,139
Deposits of States and political subdivisions	146,395	3,713	482,592	632,700
Deposits of foreign governments and official institutions, central banks, and international institutions	.....	.....	4,771	4,771
Deposits of commercial banks in the United States	78,776	88	4,165	83,029
Deposits of banks in foreign countries (inc. bal. of foreign branches of other American banks)	7,669	.....	53,793	61,462
Certified & officers' checks, travelers' checks, letters of credit	74,466	.....	.....	74,466
Total	**$2,704,122**	**$1,681,239**	**$3,348,981**	**$7,734,342**
Percent To Total	**34.96%**	**21.74%**	**43.30%**	**100.00%**

Table No. 7—COMPARATIVE STATEMENT OF INCOME AND DIVIDENDS AS OF DECEMBER 31, FOR THE YEARS 1979-1980-1981

	Amounts in thousands of dollars			Amounts per $100 average assets		
	1979	1980	1981	1979	1980	1981
Number of Banks	46	45	40	46	45	40
Operating Income:						
Interest and fees on loans	$560,640	$658,839	$811,726	$710	$758	$877
Interest and dividends on investments	97,135	119,596	142,992	123	138	155
Trust department income	31,537	35,289	40,056	40	41	43
Other operating income	88,752	133,441	167,666	112	153	181
Total operating income	**778,064**	**947,165**	**1,162,440**	**985**	**1,090**	**1,256**
Operating Expense:						
Salaries & wages of officers and employees	159,122	181,929	203,858	201	209	220
Interest on deposits	289,830	392,025	525,542	367	451	568
Other operating expenses	236,155	275,333	329,313	299	317	356
Total operating expenses	**685,107**	**849,287**	**1,058,713**	**867**	**977**	**1,144**
Net operating income	**92,957**	**97,878**	**103,727**	**118**	**113**	**112**
Income tax	23,744	20,895	16,270	30	24	18
Dividends paid stockholders	26,384	29,448	29,716	34	34	32
Total expenses, taxes and dividends	**735,235**	**899,630**	**1,104,699**	**931**	**1,035**	**1,194**
Net income after expenses, taxes and dividends	**42,829**	**47,535**	**57,741**	**54**	**55**	**62**
Other increases or (decreases)	1,986	1,907	2,944	03	02	03
Net addition to capital accounts	**$44,815**	**$49,442**	**$60,685**	**$57**	**$57**	**$65**

Table No. 8—CONSOLIDATED STATEMENT OF INCOME AND DIVIDENDS WITH OPERATING RATIOS FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1981

(Amounts in thousands of dollars)	Total	Percent to total operating income
Operating income:		
Interest and fees on loans	$811,726	69.83%
Interest on balances with depository institutions	68,729	5.91
Income on Federal funds sold and securities purchased u/a to resell	30,986	2.67
Interest on U.S. Treasury securities	44,554	3.83
Interest on obligations of other U.S. Government agencies and corporations	18,219	1.57
Interest on obligations of States and political subdivisions of the U.S.	70,174	6.03
Interest on other bonds, notes, and debentures	7,171	.62
Dividends on stock	2,874	.25
Income from lease financing	5,476	.47
Income from fiduciary activities	40,056	3.45
Service charges on deposit accounts in domestic offices	23,086	1.99
Other service charges, commissions, and fees	27,590	2.37
Other income	11,799	1.01
Total operating income	**1,162,440**	**100.00%**
Operating expenses:		
Salaries and employee benefits	203,858	17.54
Interest on time certificates of deposit of $100,000	162,064	13.94
Interest on deposits in foreign offices	34,960	3.01
Interest on other deposits	328,518	28.26
Expense of Federal funds purchased and securities sold u/a to repurchase	115,461	9.93
Interest on demand notes (note balances) issued to the U.S. Treasury	12,770	1.10
Interest on other borrowed money	3,042	.26
Interest on subordinated notes and debentures	1,015	.09
Occupancy expense of bank premises, Net	34,786	2.99
Furniture and equipment expense	27,980	2.41
Provision for possible loan losses	31,656	2.72
Other operating expenses	102,603	8.83
Total operating expenses	**1,058,713**	**91.08**
Income before income taxes and securities gains or losses	103,727	8.92
Applicable income taxes	16,270	1.40
Income before securities gains or losses	87,457	7.52
Securities gains (losses), Net	(1,780)	(.15)
Income before extraordinary items	85,677	7.37
Extraordinary items, Net of tax effect	....	....
Net income	**$85,677**	**7.37%**
Changes in Equity Capital:		
Net income (loss)	85,677	....
Changes incident to mergers and absorptions	4,323	....
Less: Cash dividends declared	29,716	
Other increases (decreases)	401	....
Net change in capital accounts	**60,685**	....
Total Equity Capital December 31, 1980	**561,773**	....
Total Equity Capital December 31, 1981	**$622,458**	....

Table No. 9—INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1981
(Amounts in thousands of dollars)

NAME OF BANK	Operating Income						
	Interest and fees on loans	Interest on balances with depository institutions	Income on federal funds sold and securities purchased u/a to resell	Interest on U.S. Treasury securities	Interest on obligations of other U.S. Government agencies and corporations	Interest on obligations of States and political subdivisions of the U.S.	Interest on other bonds, notes and debentures
Amity Bank Corp., Woodbridge	$1,403	$159	$138	$168	$24	$26	....
Bank of New Haven	4,124	250	741	315	64	218	$9
Charter Oak Bank and Trust Co., Hartford	2,798	....	366	426	109	561	318
Chester Bank	2,899	419	89	70	251	339	....
Citizens Bank and Trust Co., Glastonbury	6,211	....	113	112	60	405	10
Citytrust, Bridgeport	69,333	....	546	2,927	2,391	5,490	144
Colonial Bank, Waterbury	121,148	6,285	581	11,229	3,663	8,360	2,552
Connecticut Bank and Trust Co., Hartford	259,226	43,089	3,704	7,528	5,625	19,664	708
Connecticut Women's Bank, Greenwich	1,188	....	202	304	66	....	4
Fidelity Trust Company, Stamford	11,032	1,204	1,793	813	65	1,097	68
First Bank, New Haven	59,494	2,800	2,813	1,596	1,272	4,791	309
Glastonbury Bank and Trust Co.	7,507	....	251	573	18	169	187
Home Bank and Trust Co., Meriden	6,811	513	686	718	213	523	6
Housatonic Bank and Trust Co., Ansonia	2,981	63	922	219	221	288	19
Independent Bank & Trust Co., Willimantic	8,696	45	554	846	612	808	284
Jewett City Trust Company	910	....	255	196	85	113	53
Lafayette Bank and Trust Co., Bridgeport	8,322	124	300	91	46	1,295	698
Manchester State Bank	1,925	5	151	116	20	31	65
Mattatuck Bank and Trust Co., Waterbury	7,055	1,111	632	364	22	381	7
Merchants Bank and Trust Co., Norwalk	12,060	....	376	296	....	773	....
Meriden Trust and Safe Deposit Company	675	....	135	18	....	30	2
New Britain Bank and Trust Company	9,656	....	501	586	19	1,847	16
New Canaan Bank and Trust Company	2,305	....	195	224	104	94	....
New England Bank and Trust Co., Enfield	2,589	407	136	98	18	156	....
New Milford Bank and Trust Company	3,397	107	293	571	45	275	26

North American Bank & Trust Co., Stratford	5,764	....	518	382	116	198	48
Putnam Trust Company, Greenwich	12,664	1,591	1,529	526	763	1,876	495
Salisbury Bank and Trust Co., Lakeville	1,879	....	522	394	8	308	19
Security Bank and Trust Co., Bloomfield	1,689	755	446	92	....	129	14
Seymour Trust Company	3,891	....	312	150	243	330	33
Simsbury Bank and Trust Company	6,678	654	966	641	62	1,787	....
South Windsor Bank and Trust Company	3,622	75	113	189	9	392	2
Southington Bank and Trust Company	2,839	....	1,361	746	....	210	....
Terryville Trust Company	1,989	....	407	130	30	258	10
Union Trust Company, Stamford	111,747	877	3,117	7,938	369	8,734	347
United Bank & Trust Co., Hartford	24,581	4,284	3,808	1,938	399	6,473	608
Valley Bank and Trust Co., Bridgeport	5,027	2,491	679	197	130	220	....
Village Bank and Trust Co., Ridgefield	1,991	15	281	398	26	15	....
Westport Bank and Trust Company	11,665	762	296	415	795	1,351	109
Windsor Bank and Trust Company	1,955	644	158	14	256	159	1
Total	**$811,726**	**$68,729**	**$30,986**	**$44,554**	**$18,219**	**$70,174**	**$7,171**

Table No. 9—INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1981—Continued
(Amounts in thousands of dollars)

NAME OF BANK	Operating Income						
	Dividends on stock	Income from lease financing	Income from fiduciary activities	Service charges on deposit accounts in domestic offices	Other service charges, commissions, and fees	Other income	Total operating income
Amity Bank Corp., Woodbridge	$1	....	....	$26	$25	$15	$1,985
Bank of New Haven	....	....	....	114	39	....	5,874
Charter Oak Bank and Trust Co., Hartford	13	....	....	84	198	4	4,877
Chester Bank	43	....	22	74	103	....	4,309
Citizens Bank and Trust Co., Glastonbury	48	....	....	179	89	6	7,233
Citytrust, Bridgeport	....	46	4,401	1,998	1,533	1,296	90,105
Colonial Bank, Waterbury	227	393	5,378	2,520	1,835	1,777	165,948
Connecticut Bank and Trust Co., Hartford	140	4,586	14,512	7,362	12,379	4,075	382,598
Connecticut Women's Bank, Greenwich	....	....	....	....	....	59	1,823
Fidelity Trust Company, Stamford	....	....	324	322	38	138	16,894
First Bank, New Haven	4	437	2,855	3,006	529	1,158	81,064
Glastonbury Bank and Trust Co.	129	....	72	236	99	9	9,250
Home Bank and Trust Co., Meriden	36	....	200	336	103	125	10,270
Housatonic Bank and Trust Co., Ansonia	7	....	....	41	30	4	4,795
Independent Bank & Trust Co., Willimantic	62	....	146	243	447	....	12,743
Jewett City Trust Company	14	....	....	26	18	3	1,673
Lafayette Bank and Trust Co., Bridgeport	106	....	145	79	226	27	11,459
Manchester State Bank	....	....	....	59	44	13	2,429
Mattatuck Bank and Trust Co., Waterbury	....	....	....	182	42	59	9,855
Merchants Bank and Trust Co., Norwalk	282	....	352	82	244	36	14,501
Meriden Trust and Safe Deposit Company	14	....	464	....	51	8	1,397
New Britain Bank and Trust Company	5	-	889	269	105	82	13,975
New Canaan Bank and Trust Company	....	....	....	15	84	25	3,046
New England Bank and Trust Co., Enfield	37	....	....	48	7	35	3,531
New Milford Bank and Trust Company	....	....	....	....	140	15	4,869

North American Bank & Trust Co., Stratford	18	....	....	158	24	266	7,492
Putnam Trust Company, Greenwich	....	....	1,566	206	776	233	22,225
Salisbury Bank and Trust Co., Lakeville	25	....	191	49	43	31	3,469
Security Bank and Trust Co., Bloomfield	....	....	....	96	23	22	3,266
Seymour Trust Company	129	....	106	88	66	37	5,385
Simsbury Bank and Trust Company	128	....	264	236	204	168	11,788
South Windsor Bank and Trust Company	10	....	....	91	131	28	4,662
Southington Bank and Trust Company	7	....	110	100	244	24	5,641
Terryville Trust Company	3	....	....	75	14	20	2,936
Union Trust Company, Stamford	1,106	14	6,152	3,386	6,453	1,617	151,857
United Bank & Trust Co., Hartford	212	....	1,565	704	762	272	45,606
Valley Bank and Trust Co., Bridgeport	17	....	....	108	13	47	8,929
Village Bank and Trust Co., Ridgefield	....	....	....	60	6	21	2,813
Westport Bank and Trust Company	51	....	342	333	415	17	16,551
Windsor Bank and Trust Company	....	....	....	95	8	27	3,317
Total	**$2,874**	**$5,476**	**$49,056**	**$23,086**	**$27,590**	**$11,799**	**$1,162,445**

Table No. 9—INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1981—Continued
(Amounts in thousands of dollars)

NAME OF BANK	Operating expense						
	Salaries and employee benefits	Interest on time certificates of deposit of $100,000	Interest on deposits in foreign offices	Interest on other deposits	Expense of Federal funds purchased and securities sold u/a to repurchase	Interest on demand notes (note balances) issued to the U.S. Treasury	Interest on other borrowed money
Amity Bank Corp., Woodbridge	$308	$104	....	$965	....	$11	....
Bank of New Haven	588	1,620	....	1,191	$292	....	....
Charter Oak Bank and Trust Co., Hartford	1,044	47	....	2,193	....	....	....
Chester Bank	375	475	....	2,482	95	32	....
Citizens Bank and Trust Co., Glastonbury	1,080	1,262	....	2,647	52	47	$26
Citytrust, Bridgeport	17,429	14,847	....	24,402	5,208	1,455	219
Colonial Bank, Waterbury	30,770	29,110	$3,827	43,459	19,975	1,931	19
Connecticut Bank and Trust Co., Hartford	61,262	35,477	30,412	87,690	68,666	5,063	2,295
Connecticut Women's Bank, Greenwich	321	518	....	459	....	....	....
Fidelity Trust Company, Stamford	3,417	2,373	....	6,730	90	193	....
First Bank, New Haven	16,578	14,780	96	21,595	3,360	1,322	....
Glastonbury Bank and Trust Co.	1,698	824	....	4,407	73	258	1
Home Bank and Trust Co., Meriden	2,018	773	....	3,773	488	88	15
Housatonic Bank and Trust Co., Ansonia	667	1,349	....	1,656	....	54	....
Independent Bank & Trust Co., Willimantic	1,662	778	....	5,813	393	1..	....
Jewett City Trust Company	261	65	....	970	....	....	....
Lafayette Bank and Trust Co., Bridgeport	2,252	2,183	....	3,147	654	....	132
Manchester State Bank	437	91	....	1,00o	....	40	....
Mattatuck Bank and Trust Co., Waterbury	1,993	762	....	4,031	154	113	....
Merchants Bank and Trust Co., Norwalk	2,770	3,261	....	3,402	230	157	....
Meriden Trust and Safe Deposit Company	598	....	....	78	....	....	....
New Britain Bank and Trust Company	2,511	1,908	....	4,409	24	147	335
New Canaan Bank and Trust Company	425	387	....	1,107	240	19	....
New England Bank and Trust Co., Enfield	515	762	....	1,350	19	....	....
New Milford Bank and Trust Company	609	414	....	2,668	38	....	....

North American Bank & Trust Co., Stratford	1,249	469	....	3,445	275	33	....
Putnam Trust Company, Greenwich	5,021	1,815	....	8,968	275	8	....
Salisbury Bank and Trust Co., Lakeville	505	57	....	1,545	....	....	....
Security Bank and Trust Co., Bloomfield	492	555	....	1,238	....	....	....
Seymour Trust Company	788	....	....	2,561	....	....	....
Simsbury Bank and Trust Company	1,715	1,126	....	5,211	285	76	....
South Windsor Bank and Trust Company	777	564	....	1,597	32	55	....
Southington Bank and Trust Company	969	290	....	2,252	513	58	....
Terryville Trust Company	536	177	....	1,412	....	....	....
Union Trust Company, Stamford	29,644	24,711	625	42,980	9,217	603	....
United Bank & Trust Co., Hartford	5,888	9,644	....	14,331	4,265	854	....
Valley Bank and Trust Co., Bridgeport	823	4,548	....	1,911	227	....	....
Village Bank and Trust Co., Ridgefield	420	87	....	1,314	14	....	....
Westport Bank and Trust Company	3,011	2,019	....	6,919	298	....	....
Windsor Bank and Trust Company	432	832	....	1,204	9	....	....
Total	**$203,858**	**$162,064**	**$34,960**	**$328,518**	**$115,461**	**$12,770**	**3,042**

Table No. 9—INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1981—Continued

(Amounts in thousands of dollars)

NAME OF BANK	Operating expense					
	Interest on subordinated notes and debentures	Occupancy expense of bank premises, Net	Furniture and equipment expense	Provision for possible loan losses	Other Operating Expenses	Total Operating Expenses
Amity Bank Corp., Woodbridge	$16	$89	$41	....	$229	$1,763
Bank of New Haven	....	181	33	$139	453	4,497
Charter Oak Bank and Trust Co., Hartford	....	202	70	118	611	4,285
Chester Bank	....	53	36	22	193	3,763
Citizens Bank and Trust Co., Glastonbury	....	207	236	487	642	6,686
Citytrust, Bridgeport	84	2,849	3,082	2,900	9,088	81,563
Colonial Bank, Waterbury	327	6,072	3,216	4,938	12,735	156,379
Connecticut Bank and Trust Co., Hartford	206	9,812	9,496	9,327	30,009	350,715
Connecticut Women's Bank, Greenwich	....	76	32	37	229	1,672
Fidelity Trust Company, Stamford	....	510	705	78	1,140	15,236
First Bank, New Haven	10	2,618	3,109	4,900	8,724	77,092
Glastonbury Bank and Trust Co.	....	219	251	84	983	8,798
Home Bank and Trust Co., Meriden	....	400	278	250	991	9,074
Housatonic Bank and Trust Co., Ansonia	....	79	66	199	426	4,496
Independent Bank & Trust Co., Willimantic	8	495	430	217	1,476	11,425
Jewett City Trust Company	....	27	9	29	147	1,508
Lafayette Bank and Trust Co., Bridgeport	96	520	185	107	1,174	10,450
Manchester State Bank	....	96	43	72	308	2,093
Mattatuck Bank and Trust Co., Waterbury	81	441	258	400	863	9,096
Merchants Bank and Trust Co., Norwalk	152	442	265	323	1,530	12,532
Meriden Trust and Safe Deposit Company	....	33	85	50	257	1,101
New Britain Bank and Trust Company	....	482	306	300	1,131	11,553
New Canaan Bank and Trust Company	....	93	46	72	244	2,633
New England Bank and Trust Co., Enfield	....	116	125	75	304	3,266
New Milford Bank and Trust Company	....	88	81	72	419	4,389

North American Bank & Trust Co., Stratford	2	225	108	98	936	6,840
Putnam Trust Company, Greenwich	....	803	669	114	1,679	19,352
Salisbury Bank and Trust Co., Lakeville	....	37	21	37	276	2,478
Security Bank and Trust Co., Bloomfield	....	117	66	30	309	2,807
Seymour Trust Company	....	116	69	269	458	4,261
Simsbury Bank and Trust Company	....	231	116	138	1,192	10,090
South Windsor Bank and Trust Company	....	130	55	80	529	3,819
Southington Bank and Trust Company	....	158	70	55	544	4,909
Terryville Trust Company	....	72	64	123	228	2,612
Union Trust Company, Stamford	....	4,981	3,262	4,145	14,857	135,025
United Bank & Trust Co., Hartford	33	903	392	952	4,519	41,781
Valley Bank and Trust Co., Bridgeport	....	171	119	170	573	8,542
Village Bank and Trust Co., Ridgefield	....	66	50	52	343	2,345
Westport Bank and Trust Company	....	498	378	161	1,550	14,834
Windsor Bank and Trust Company	....	79	57	36	304	2,953
Total	**$1,015**	**$34,786**	**$27,980**	**$31,656**	**$102,603**	**$1,058,713**

Table No. 9—INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1981—Continued
(Amounts in thousands of dollars)

NAME OF BANK	Income before income taxes and securities gains or losses	Applicable income taxes	Income before securities gains or losses	Securities gains (losses), Net	Income before extraordinary items	Extraordinary items, Net of tax effect	Net Income
Amity Bank Corp., Woodbridge	$222	$78	$144	....	$144	....	$144
Bank of New Haven	1,377	498	879	....	879	....	879
Charter Oak Bank and Trust Co., Hartford	592	40	552	$(6)	546	....	546
Chester Bank	546	83	463	2	465	....	465
Citizens Bank and Trust Co., Glastonbury	547	60	487	41	528	....	528
Citytrust, Bridgeport	8,542	1,805	6,737	(187)	6,550	....	6,550
Colonial Bank, Waterbury	9,569	960	8,609	(2)	8,607	....	8,607
Connecticut Bank and Trust Co., Hartford	31,883	6,210	25,673	(1,261)	24,412	....	24,412
Connecticut Women's Bank, Greenwich	151	....	151	(37)	114	....	114
Fidelity Trust Company, Stamford	1,658	304	1,354	....	1,354	....	1,354
First Bank, New Haven	3,972	(724)	4,696	(38)	4,658	....	4,658
Glastonbury Bank and Trust Co.	452	4	448	44	492	....	492
Home Bank and Trust Co., Meriden	1,196	296	900	16	916	....	916
Housatonic Bank and Trust Co., Ansonia	299	55	244	(62)	182	....	182
Independent Bank & Trust Co., Willimantic	1,318	201	1,117	2	1,119	....	1,119
Jewett City Trust Company	165	35	130	....	130	....	130
Lafayette Bank and Trust Co., Bridgeport	1,009	68	941	35	976	....	976
Manchester State Bank	336	113	223	(45)	178	....	178
Mattatuck Bank and Trust Co., Waterbury	759	(5)	764	....	764	....	764
Merchants Bank and Trust Co., Norwalk	1,969	456	1,513	(12)	1,501	....	1,501
Meriden Trust and Safe Deposit Company	296	100	196	2	198	....	198
New Britain Bank and Trust Company	2,422	298	2,124	(14)	2,110	....	2,110
New Canaan Bank and Trust Company	413	143	270	....	270	....	270
New England Bank and Trust Co., Enfield	265	37	228	(31)	197	....	197
New Milford Bank and Trust Company	480	90	390	....	390	....	390

North American Bank & Trust Co., Stratford	652	171	481	39	520	....	520
Putnam Trust Company, Greenwich	2,873	553	2,320	(82)	2,238	....	2,238
Salisbury Bank and Trust Co., Lakeville	991	333	658	(9)	649	....	649
Security Bank and Trust Co., Bloomfield	459	136	323	....	323	....	323
Seymour Trust Company	1,124	298	826	(29)	797	....	797
Simsbury Bank and Trust Company	1,698	10	1,688	(93)	1,595	....	1,595
South Windsor Bank and Trust Company	843	230	613	(12)	601	....	601
Southington Bank and Trust Company	732	255	477	1	478	....	478
Terryville Trust Company	324	47	277	(8)	269	....	269
Union Trust Company, Stamford	16,832	3,669	13,163	55	13,218	....	13,218
United Bank & Trust Co., Hartford	3,825	(1,114)	4,939	(104)	4,835	....	4,835
Valley Bank and Trust Co., Bridgeport	387	36	351	39	390	....	390
Village Bank and Trust Co., Ridgefield	468	200	268	....	268	....	268
Westport Bank and Trust Company	1,717	168	1,549	(15)	1,534	....	1,534
Windsor Bank and Trust Company	364	73	291	(9)	282	....	282
Total	**$103,727**	**$16,270**	**$87,457**	**$(1,780)**	**$85,677**	....	**$85,677**

Table No. 9—INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1981—Concluded
(Amounts in thousands of dollars)

NAME OF BANK	Equity Capital Dec. 31, 1980	Net income (loss)	Changes incident to mergers and absorptions, net	Less: Cash dividends declared	Other increases (decreases)	Total	Equity Capital Dec. 31, 1981
Amity Bank Corp., Woodbridge	$1,006	$144	....	$62	$188	$270	$1,276
Bank of New Haven	4,158	879	....	....	7	886	5,044
Charter Oak Bank and Trust Co., Hartford	2,665	546	....	....	3	549	3,214
Chester Bank	3,173	465	....	158	....	307	3,480
Citizens Bank and Trust Co., Glastonbury	3,120	528	....	179	77	426	3,546
Citytrust, Bridgeport	43,777	6,550	....	1,982	505	5,073	48,850
Colonial Bank, Waterbury	71,127	8,607	....	4,412	....	4,195	75,322
Connecticut Bank and Trust Co., Hartford	149,801	24,412	....	6,898	(1)	17,513	167,314
Connecticut Women's Bank, Greenwich	1,886	114	....	....	....	114	2,000
Fidelity Trust Company, Stamford	11,712	1,354	....	592	....	762	12,474
First Bank, New Haven	35,203	4,658	....	2,500	....	2,158	37,361
Glastonbury Bank and Trust Co.	3,542	492	....	160	....	332	3,874
Home Bank and Trust Co., Meriden	6,487	916	....	254	....	662	7,149
Housatonic Bank and Trust Co., Ansonia	2,381	182	....	....	(5)	177	2,558
Independent Bank & Trust Co., Willimantic	7,232	1,119	$1,999	345	(427)	2,346	9,578
Jewett City Trust Company	1,325	130	....	60	(14)	56	1,381
Lafayette Bank and Trust Co., Bridgeport	6,311	976	....	274	97	799	7,110
Manchester State Bank	1,607	178	....	30	....	148	1,755
Mattatuck Bank and Trust Co., Waterbury	2,442	764	....	....	(198)	566	3,008
Merchants Bank and Trust Co., Norwalk	6,912	1,501	....	721	....	780	7,692
Meriden Trust and Safe Deposit Company	1,102	198	....	60	....	138	1,240
New Britain Bank and Trust Company	10,505	2,110	....	1,000	....	1,110	11,615
New Canaan Bank and Trust Company	2,200	270	....	50	....	220	2,420
New England Bank and Trust Co., Enfield	2,128	197	....	108	19	108	2,236
New Milford Bank and Trust Company	2,678	390	....	....	2	392	3,070

North American Bank & Trust Co., Stratford	4,178	520	.....	.....	.....	520	4,698
Putnam Trust Company, Greenwich	19,793	2,238	.....	900	.....	1,338	21,131
Salisbury Bank and Trust Co., Lakeville	2,863	649	.....	103	66	612	3,475
Security Bank and Trust Co., Bloomfield	2,076	323	.....	60	16	279	2,355
Seymour Trust Company	6,070	797	.....	340	(55)	402	6,472
Simsbury Bank and Trust Company	7,569	1,595	.....	414	.....	1,181	8,750
South Windsor Bank and Trust Company	2,682	601	.....	149	.....	452	3,134
Southington Bank and Trust Company	3,454	478	.....	134	.....	344	3,798
Terryville Trust Company	1,465	269	.....	.....	.....	269	1,734
Union Trust Company, Stamford	86,184	13,218	2,324	6,172	.....	9,370	95,554
United Bank & Trust Co., Hartford	24,169	4,835	.....	1,044	.....	3,791	27,960
Valley Bank and Trust Co., Bridgeport	3,985	390	.....	.....	110	500	4,485
Village Bank and Trust Co., Ridgefield	2,085	268	.....	.....	(4)	264	2,349
Westport Bank and Trust Company	8,991	1,534	.....	510	.....	1,024	10,015
Windsor Bank and Trust Company	1,729	282	.....	45	15	252	1,981
Total	**$561,773**	**$85,677**	**$4,323**	**$29,716**	**$401**	**$60,685**	**$622,458**

Table No. 10—TRUST DEPARTMENT STATISTICS, DECEMBER 31, 1981
(Dollar amounts in thousands of dollars)

Name of Bank	Number of Accounts	Total Trust Funds
Amity Bank Corp., Woodbridge	.....	.....
Bank of New Haven	.....	.....
Charter Oak Bank and Trust Co., Hartford	.....	.....
Chester Bank	56	$2,518
Citizens Bank and Trust Co., Glastonbury	.....	.....
Citytrust, Bridgeport	4,230	675,353
Colonial Bank, Waterbury	7,776	840,565
Connecticut Bank and Trust Co., Hartford	8,599	6,450,837
Connecticut Women's Bank, Greenwich	.....	.....
Fidelity Trust Company, Stamford	283	51,438
First Bank, New Haven	2,231	784,719
Glastonbury Bank and Trust Co.	462	26,296
Home Bank and Trust Co., Meriden	319	30,290
Housatonic Bank and Trust Co., Ansonia	.....	.....
Independent Bank & Trust Co., Willimantic	284	21,890
Jewett City Trust Company	.....	.....
Lafayette Bank and Trust Co., Bridgeport	618	32,851
Manchester State Bank	.....	.....
Mattatuck Bank and Trust Co., Waterbury	.....	.....
Merchants Bank and Trust Co., Norwalk	452	105,424
Meriden Trust and Safe Deposit Company	740	73,077
New Britain Bank and Trust Company	3,136	211,210
New Canaan Bank and Trust Company	.....	.....
New England Bank and Trust Co., Enfield	.....	.....
New Milford Bank and Trust Company	.....	.....
North American Bank & Trust Co., Stratford	.....	.....
Putnam Trust Company, Greenwich	937	579,492
Salisbury Bank and Trust Co., Lakeville	133	34,562
Security Bank and Trust Co., Bloomfield	.....	.....
Seymour Trust Company	147	20,925
Simsbury Bank and Trust Company	496	32,122
South Windsor Bank and Trust Company	.....	.....
Southington Bank and Trust Company	202	30,378
Terryville Trust Company	.....	.....
Union Trust Company, Stamford	6,065	1,324,806
United Bank & Trust Co., Hartford	1,257	447,148
Valley Bank and Trust Co., Bridgeport	.....	.....
Village Bank and Trust Co., Ridgefield	.....	.....
Westport Bank and Trust Company	371	60,070
Windsor Bank and Trust Company	.....	.....
Total	**38,794**	**$11,835,971**
CLASSIFICATION OF TRUST DEPARTMENT ACCOUNTS		
Executor and administrator Accounts	4,023	$606,899
Conservator, guardian, trustee and other similar accounts	23,383	5,111,120
Agency, custodian, safekeeping and other similar accounts	11,388	6,117,952
Total	**38,794**	**$11,835,971**
CLASSIFICATION OF TRUST DEPARTMENT ASSETS		
Bonds		$5,712,690
Stocks		3,995,706
Real estate mortgages		63,974
Real estate		81,501
Savings and other time deposits		228,153
Uninvested and undistributed cash		121,061
Miscellaneous items		98,562
Other assets, including common trust funds		1,534,324
Total		**$11,835,971**

SAVINGS BANKS

Directory and Statistics

Executive Officer; Italicized type indicates Chief Executive Officer
Directors/ Trustees; Italicized type indicates Chairman

AMERICAN SAVINGS BANK (NEW BRITAIN)
Incorporated 1863

EXECUTIVE OFFICERS—*President and Treasurer, Norman E. W. Erickson;* Vice President and Secretary, Robert L. Kiely; Vice President, Richard N. Wedmore; Vice President and Controller, Glane R. Epps; Vice President, John H. Perkins; Vice President, James F. Dewey; Vice President, M. William Slade, Jr.; Vice President, Richard M. Furniss; Vice President, Thomas M. Leonard; Vice President, Donald H. Foberg.

DIRECTORS—Paul J. Anderson, Charles S. Beach, Adolf G. Carlson, Donald Davidson, Norman E. W. Erickson, Howard E. Hausman, Fred M. Hollfelder, Joseph T. Hughes, Steven T. Martin, Geddes Parsons, Julian C. Pease, John C. Pritchard, Stanley W. Shepard.

BANCONE OF CONNECTICUT (BRIDGEPORT)
Incorporated 1859

EXECUTIVE OFFICERS—*President, Richard F. Freeman;* Senior Vice President, John A. Jackson, Jr.; Senior Vice President and Treasurer, Jack B. Levine; Senior Vice President, Emmett G. Murphy; Senior Vice President, Henry E. Toman; Vice President, Doris Bayus; Vice President, James J. Bazata; Vice President, Stephen B. Smith; Vice President, Albert L. Sturges, Jr.; Vice President, Richard S. Wright; Secretary, Barbara A. Peterson.

TRUSTEES—*Carl B. Adolphson,* Hugh V. Allison, Richard P. Bodine, Donald B. Christie, H. Sumner Farwell, Fred C. Frassinelli, Jr., Richard F. Freeman, James W. Jolly, John H. Larson, Gene E. Leeson, John P. Maloney, Philip R. Marsilius, Joseph C. Olson, V. Gibney Patterson, Harry B. Rowell, Jr., Eric Sparre, Elinor F. Wilber, Peter Wilkinson.

THE BANKING CENTER (WATERBURY)
Incorporated 1850

EXECUTIVE OFFICERS—*Chairman and Secretary, Edward J. Holcomb;* President and Treasurer, John P. Burke.

DIRECTORS—John Benson, John F. Burbank, H. Maxwell Burry, Jr., Richard Derr, Milton Greenblatt, Sue S. Grossman, Edward J. Holcomb, Richard W. Michaels, Nicholas M. Mihalas, Robert J. Narkis, Reginald H. Post, Gerald A. Scutt, Justin L. Smith, Jr., Stedman G. Sweet, C. Dimmore Tuttle.

BERLIN SAVINGS BANK (KENSINGTON)
Incorporated 1873

EXECUTIVE OFFICERS—*President, Richard S. Martin;* Vice President and Treasurer, William N. Wixon, Vice President, Richard G. Anderson; Vice President, Carl E. Lindahl; Secretary, Dorothy A. Bialek.

DIRECTORS—Leonard Abrahamson, L. Bowman Banford, Jr., Clifton A. Benson, Patrick W. Caccavale, William J. Coughlin, Jr., John S. Filbert, Frank Fraprie, Clarence A. Johnson, Richard S. Martin, Prentice M. Troup, Horace B. Van Dorn, Joanne G. Ward, Dana Whitman, Jr.

BRANFORD SAVINGS BANK
Incorporated 1890

EXECUTIVE OFFICERS—*President and Treasurer, Harry F. Whittemore, Jr.;* Executive Vice President, Jeffrey C. Clark, Senior Vice President and Secretary, John H. Holman; Vice President, Charles H. Blood.

DIRECTORS—Norbert W. Church, Jeffrey C. Clark, Erle C. Curtis, Andrew Criscuolo, Ralph L. DeLucia, Leslie C. Findell, Lois Flesche, John H. Holman, Richard Kahl, John Leffingwell, Bernard H. Page, Thomas Sloane, Leonard Spear, Richard W. Squeri, *Donald E. Stevens,* Henry L. Stoddard, Kenneth P. Thompson, Harry F. Whittemore, Jr., Nathan Zaffin.

BRISTOL SAVINGS BANK
Incorporated 1870

EXECUTIVE OFFICERS—*President, Edward P. Lorenson;* Vice President, Daniel J. Casey; Vice President, Richard N. LaMothe; Vice President and Treasurer, David Melenski; Vice President, Howard T. Schmelder; Vice President, William M. Schwab; Vice President and Secretary, Robert E. Chapman; Vice President, Roger G. Grandbois.

DIRECTORS—Sherwood L. Anderson, III, William P. Carpenter, Terry B. Fletcher, Roger G. Grandbois, Patrick J. Hogan, Katherine C. Ill, Edwin V. Ladd, Jr., *Edward P. Lorenson,* Robert R. Maynard, Harold M. Missal, Robert L. Tetro, Roderick R. Washburn, Robert J. Williamson.

BROOKLYN SAVINGS BANK (DANIELSON)
Incorporated 1872

EXECUTIVE OFFICERS—*President, Donald H. Wheeler;* Vice President, Alfred F. Austin, Jr.; Secretary, Mildred B. Pierce; Treasurer, Thomas E. Payne.

TRUSTEES—Joseph E. Baier, *A. Morrison Ennis,* Paul E. Roper, Michael P. Pappas, Mildred B. Pierce, Clarence J. Salmon, Romeo Vezina, Donald H. Wheeler.

BURRITT MUTUAL SAVINGS BANK OF NEW BRITAIN
Incorporated 1889

EXECUTIVE OFFICERS—*Chairman, Raymond E. Cummings;* President and Treasurer, John C. Jaynes, Jr.; Senior Vice President and Secretary, Richard C. Syrett; Senior Vice President, Timothy Nadeau; Vice President, John S. Barnes; Vice President and Comptroller, Barbara J. Bennett; Vice President, Gene W. Martin; Vice President, Stanley M. Nickerson.

DIRECTORS—Ruthe W. Boyea, Harold M. Brodsky, Judith W. Brown, Michael J. Cimino, *Raymond E. Cummings,* John E. Downes, Harold J. Eisenberg, J. Brian Gaffney, John C. Jaynes, Jr., Henry V. Pelton, Arthur B. Powers, Anthony R. Puskarz, Sr., Mark Rohrbaugh, Richard C. Syrett, Angelo Tomasso, Jr.

THE CENTRAL BANK FOR SAVINGS (MERIDEN)
Incorporated 1851

EXECUTIVE OFFICERS—*President, James H. Doak, Jr.;* Vice President and Treasurer, Robert W. Monroe; Senior Vice President, Arthur M. Rohde; Vice President and Comptroller, Robert L. L'Heureux, Jr.; Vice President, Peter L. Kofsuske; Vice President, Kenneth G. Penfield; Vice President, Ralph S. Winchester; Secretary, Leah M. Peczynski.

DIRECTORS—Craig A. Bossi, A. Lee Campione, James H. Doak, Jr., Raymond E. Donovan, Thomas L. Ferry, Jr., Dennis F. Gaffney, Daniel Kahn, David T. Lucey, Francis J. O'Brien, Howard C. Schaefer, Howard G. Weiss.

THE CHELSEA SAVINGS BANK (NORWICH)
Incorporated 1858

EXECUTIVE OFFICERS—*President and Treasurer, Edward M. Regets;* Vice President and Secretary, James A. Sewart; Vice President and Comptroller, George W. Strouse.

DIRECTORS—Allyn L. Brown, Jr., Philip G. Camp, Paul J. Driscoll, Raymond A. Helmboldt, Edward M. Regets, Leonard D. Royce, Fred Seeman, James A. Sewart, Rutherford L. Swatzburg, Shepard B. Palmer, Jr.

CITIZENS SAVINGS BANK (STAMFORD)
Incorporated 1869

EXECUTIVE OFFICERS—*President, William D. Rider;* Vice President and Treasurer, Frank R. Straub; Corporate Secretary, Janet F. Eagan; Vice President, Nicholas A. Bochicchio, Jr.; Vice President, Michael J. Connery, Jr.; Comptroller, Walter R. Dahlgren.

DIRECTORS—Theodore B. Covert, A. Reid Cross, Thomas J. Feeney, Joseph H. Johnson, Charles C. Judd, James W. Kambas, Gertrude N. Marshall, Willard J. Overlock, Leo J. Pantas, Samuel F. Pierson, William D. Rider, J. Forbes Rogers, Clayton B. Weed, Jr.

CITY SAVINGS BANK OF MERIDEN
Incorporated 1874

EXECUTIVE OFFICERS—*President, Robert K. Montgomery;* Senior Vice President, Secretary and Treasurer, L. Clark Robison; Comptroller, Bea Sherman.

DIRECTORS—Eugene E. Bertolli, Arthur D. Boutillier, Jr., Robert G. Church, Jr., Michael M. Conroy, Foster M. Johnson, Jr., Stanley F. McGar, Robert K. Montgomery, Gary O. Olson, L. Clark Robison, Richard D. Stapleton.

THE CITY SAVINGS BANK OF MIDDLETOWN
Incorporated 1903

EXECUTIVE OFFICERS—*President and Treasurer, Ralph H. Shaw, II;* Senior Vice President, Bruce A. Ricker; Vice President and Secretary, J. Richard Franklin; Vice President, Robert W. Hickcox; Comptroller, George Holman.

DIRECTORS—Wilbur G. Batty, Paul S. Carrier, Jr., Ellen G. D'Oench, John D. Doolittle, Edward J. Fitzgerald, Jr., Stanley E. Gifford, Richard W. Greene, Carmelo J. Mazzotta, *J. Warren Mylchreest,* J. Paul Peterson, Ralph H. Shaw, II.

COLLINSVILLE SAVINGS SOCIETY
Incorporated 1853

EXECUTIVE OFFICERS—*President and Treasurer, Ralph A. Benson, Sr.;* Vice President and Secretary, Michael A. Langer; Vice President, Everett P. Eaton.

TRUSTEES—Ralph A. Benson, Sr., Arthur S. Bristol, Everett P. Eaton, Robert G. Gillespie, Raymond B. Green, Robert D. Hart, John A. Kozlak, Michael A. Langer, Edward D. Marlowe, Roy H. Olson, Clair W. Wilder.

CONNECTICUT SAVINGS BANK (NEW HAVEN)
Incorporated 1857

EXECUTIVE OFFICERS—*President, Paul H. Johnson;* Senior Vice President and Secretary, Beverley H. Lapham, Jr.; Senior Vice President and Treasurer, Robert C. Davis, Jr.

TRUSTEES—Mary B. Arnstein, Barry R. Banducci, Roland M. Bixler, Samuel W. Bowlby, Charles A. Cahn, Henry Chauncey, Jr., James P. Comer, Abbott H. Davis, Jr., Ralph W. Halsey, Jr., Marshall R. Holley, Philetus H. Holt, Lawrence W. Iannotti, Paul H. Johnson, Clayton A. Kolstad, Nancy N. Kops, Robert J. Leeney, Victor H. Vroom.

THE DERBY SAVINGS BANK
Incorporated 1846

EXECUTIVE OFFICERS—*President and Treasurer, Howard B. Treat, Jr.;* Senior Vice President and Secretary, John F. Costigan; Vice President, Thomas H. Wells; Vice President, Donald J. Frillici; Vice President, David A. Dedman; Vice President, Janet B. Williams; Vice President, Oliver G. McLean.

DIRECTORS—Benjamin H. Bacon, John F. Costigan, John B. Dearborn, Harry P. DiAdamo, Jr., Angelo E. Dirienzo, Laura J. Donahue, *Raymond P. Lavietes,* William M. Miller, Frank M. Osak, Jr., Howard B. Treat, Jr., Bronislaw Winnick.

DIME SAVINGS BANK OF NORWICH
Incorporated 1869

EXECUTIVE OFFICERS—*President, Severn T. Johanessen;* Senior Vice President and Treasurer, Clifford P. Kumpf; Vice President and Secretary, James P. Cronin.

DIRECTORS—Craig F. Bode, Richard S. Camp, Leon R. Chambers, James P. Cronin, Frank D. Demicco, Harold W. Higgens, Carl K. Hitchon, Severn T. Johanessen, Clifford P. Kumpf, Joseph S. Longo, Benjamin J. Lord, Jr., *Howard Murkett.*

THE DIME SAVINGS BANK OF WALLINGFORD
Incorporated 1871

EXECUTIVE OFFICERS—*President and Treasurer, Francis P. Feeney;* Vice President, Kenneth E. McCurry; Vice President, Daniel P. Sullivan; Vice President, Peter G. Pfau; Comptroller, Ronald J. Hall; Vice President, John A. Shortell; Vice President, Robert L. Carmody; Secretary, Dorothy A. Hayes.

DIRECTORS—Henry E. Bartels, Joseph H. Bateman, Philander Cooke, Charles G. Crump, II, Francis P. Feeney, Wm. Neal MacKenzie, John H. Norton, Alfred T. St. James, Fred A. Valenti, Jr.

ESSEX SAVINGS BANK
Incorporated 1851

EXECUTIVE OFFICERS—*President and Treasurer, Robert F. Herbst;* Executive Vice President, Douglas H. Olson; Vice President and Secretary, Richard Watrous; Vice President, Edward C. Hemmann.

DIRECTORS—William A. Boyd, Charles N. Doane, Jr., James H. Gould, Robert F. Herbst, *Charles W. Jewett,* Donald P. Morrison, John J. Speirs, Jr., Phillip J. Stueck, William R. Willard, John P. Wollack.

FAIRFIELD COUNTY SAVINGS BANK (NORWALK)
Incorporated 1874

EXECUTIVE OFFICERS—*President and Treasurer, F. Richard Gregory;* Executive Vice President, Donald M. Lockwood; Vice President and Counsel, Robert B. Devine; Secretary, Rose T. Goodwin; Vice President, C. A. Fiorella.

DIRECTORS—Robert B. Devine, Philip W. Goodwin, F. Richard Gregory, William J. Kolkmeyer, Donald M. Lockwood, John F. Piro, Thomas J. Riordan, Jr., William F. Stephanak, William B. Woodward.

FARMERS AND MECHANICS SAVINGS BANK (MIDDLETOWN)
Incorporated 1858

EXECUTIVE OFFICERS—*President, Arthur E. Webster, Jr.;* Vice President, Kenneth R. Kjellen; Vice President, John A. Barr, Jr.; Treasurer, David H. Kelsey; Secretary, Pauline M. Hamblett.

DIRECTORS—Joseph E. Biega, Walter A. Blau, Jr., John B. Coughlin, Gregory G. Curtis, F. Martin Dohl, Harry Hagel, Herbert Levine, Joseph G. Lombardo, Edward J. Opalacz, Herbert M. Patterson, Ernest F. Peterson, David W. Reier, Burton L. Rhodes, Paul Schuster, Robert H. Simmons, Arthur E. Webster, Jr.

FARMINGTON SAVINGS BANK
Incorporated 1851

EXECUTIVE OFFICERS—Vice Chairman, John M. Deming; *President and Treasurer, C. Parker Fleming;* Senior Vice President, John W. Grouten; Vice President and Comptroller, John H. Hangen; Vice President, Richard F. Corliss; Secretary, Priscilla M. Smulski.

DIRECTORS—*Frank A. Cadwell, Jr.,* George S. Chase, Howard H. Coe, John M. Deming, C. Parker Fleming, William F. Grunewald, William W. Hoppin, Harriet B. Lidgerwood, Samuel G. Robotham, William S. Wadsworth.

GROTON SAVINGS BANK (MYSTIC)
Incorporated 1854

EXECUTIVE OFFICERS—*President and Treasurer, Albert E. Ricker, Jr.;* Senior Vice President and Secretary, Kenneth A. Smith; Vice President, Mark A. Turner.

TRUSTEES—Robert B. Acker, Richard E. Blodgett, Jr., Thomas F. Costello, Katherine N. Fuller, Philip C. Greene, Grover V. Lassen, Jr., Marjorie P. Moore, Andrew W. Perry, II, Albert E. Ricker, Jr., Richard P. Robinson, Kenneth A. Smith.

THE GUILFORD SAVINGS BANK
Incorporated 1875

EXECUTIVE OFFICERS—*President and Treasurer, David D. Dudley;* Vice President and Secretary, Gilbert M. Lombard, Jr.

TRUSTEES—Edwin D. Bartlett, John M. C. Betts, Egbert Broekhuysen, Adelbert W. Cox, Richmond H. Curtiss, David D. Dudley, Hugh McK. Jones, John B. Kidney, *Gilbert M. Lombard, Sr.,* H. Logan Page, III, Winthrop F. Smith.

JEWETT CITY SAVINGS BANK
Incorporated 1873

EXECUTIVE OFFICER—*President, Reino E. Horstmeyer;* Vice President and Treasurer, Paul E. Chase; Assistant Vice President, Kevin C. Merchant; Secretary, Helen L. Brennan.

DIRECTORS—Robert L. Brodeur, Edward J. Chominski, Don K. Collins, Dominic Demicco, Reino E. Horstmeyer, H. Eugene LaBonne, *George H. Lane,* John A. Ricketts, Donald P. Vachon.

THE LIBERTY BANK FOR SAVINGS (MIDDLETOWN)
Incorporated 1825

EXECUTIVE OFFICERS—*President, Frank J. Godwin, Jr.;* Executive Vice President, Patrick J. Crowley; Executive Vice President, Frank J. Sutkowski; Senior Vice President and Treasurer, Graham B. Carlson; Senior Vice President, Paul H. Beaulac; Senior Vice President, Philip P. Cecciola; Vice President, Gary L. Carter; Vice President, Ronald J. Catrone; Vice President, Harry W. Colonis; Vice President, James A. Fetters.

DIRECTORS—David E. A. Carson, Donald C. Davis, *Woodbridge A. D'Oench,* Frank J. Godwin, Jr., Raymond S. Hedges, Ann N. Hibino, Barbara J. Maynard, John A. McGarry, Willard M. McRae, Gordon B. McWilliams, John B. Newman, Nathan I. Shapiro, Robert E. Stevens, Eugene F. Sturgeon, William E. Tucker.

THE LITCHFIELD SAVINGS BANK
Incorporated 1850

EXECUTIVE OFFICERS—*President, Howard E. Kerpelman;* Executive Vice President, Henry C. Stocking; Vice President, Sidney W. Hine; Secretary and Treasurer, Frances A. Harmon.

DIRECTORS—Elmer T. Browne, George C. Dudley, Robert M. FitzGerald, William M. Houldin, Jr., Oswald W. Marrin, Donald K. Mayland, Edward M. Sepples, Jr., E. Geoffroy Ward, Jr.

MECHANICS AND FARMERS SAVINGS BANK OF BRIDGEPORT
Incorporated 1871

EXECUTIVE OFFICERS—*Chairman, Edward R. Kasparek;* President, David J. Sullivan; Vice Chairman, William H. Aiken; Vice President and Treasurer, Frederick C. Mayernik; Vice President and Secretary, Walter A. Henderson.

TRUSTEES—William H. Aiken, Walter Breslav, Jr., C. Phillip Epifano, Donald E. Farrar, Paul B. Haley, William L. Hawkins, Frank A. Healy, Marian L. Heard, John S. Heher, *Edward R. Kasparek*, Verne L. King, Stanley Manasevit, Lloyd H. Meyer, Milton J. Morgan, William J. Riordan, Vincent M. Simko, David J. Sullivan, Robert T. Switzgable.

MECHANICS' SAVINGS BANK (HARTFORD)
Incorporated 1861

EXECUTIVE OFFICERS—*President, Jack C. Myles;* Senior Vice President and Controller, Reinhold Quasnitschka; Group Vice President and Treasurer, Ernest C. Wignall; Senior Vice President, William J. Anderson; Senior Vice President, Thomas R. Hurt; Senior Vice President, Richard T. Langan; Vice President, Robert R. Northover.

DIRECTORS—Ruth D. Abbott, Lucian E. Baldwin, Edward N. Bennett, John Donnelly, Sister Francis Marie Garvey, Dennis F. Hardcastle, Richard B. Haskell, Thomas J. Kelleher, Worth Loomis, John S. Murtha, Jack C. Myles, William R. Peelle, Alfred R. Rogers, Guy C. Shafer, Warren C. Stoker, Samuel H. Title, Bruce N. Torell, John L. Way, II.

MILFORD SAVINGS BANK
Incorporated 1872

EXECUTIVE OFFICERS—*President and Treasurer, Donald A. Patenaude;* Executive Vice President, Paul W. Austin; Vice President, Theodore H. Goodwin; Comptroller, Thomas F. Hibson, Sr.; Secretary, June M. Kugler.

TRUSTEES—Paul W. Austin, Robert D. Beard, Robert J. Clemence, Joseph J. Einhorn, Harold S. Greenbaum, William D. Harlow, Joseph P. Kaluzynski, Richard J. Monahan, Clement P. Passariello, Donald A. Patenaude, Deforest W. Smith, Robert H. Smith, Sally A. Stowe, Frederick B. Warren.

MOODUS SAVINGS BANK
Incorporated 1870

EXECUTIVE OFFICERS—President, Albert G. Hall; Vice President, Daniel W. Maus; *Executive Vice President, Ward T. Alling;* Vice President and Treasurer, George P. Drenga; Vice President and Secretary, Hermine J. Fiala.

DIRECTORS—Ward T. Alling, John J. Blaschik, Edgar E. Bishop, Sumner I. Brownell, George P. Drenga, Hermine J. Fiala, *Albert G. Hall,* William T. Hood, Jr., Daniel W. Maus, Mary E. Pour, Charles W. Wolf.

NATIONAL SAVINGS BANK (NEW HAVEN)
Incorporated 1866

EXECUTIVE OFFICERS—*President and Treasurer, Malcolm E. Braren;* Executive Vice President and Secretary, Stanley Spilecki; Senior Vice President, Robert J. Grubbs; Vice President and Controller, J. Richard Hanover; Vice President, Peter E. Firla.

DIRECTORS—Jean A. Adnopoz, *Gordon P. Chambers,* Milton P. DeVane, William A. Flint, Jr., Severio D. Fodero, Richard M. Grave, Armin B. Hemberger, H. Everton Hosley, Jr., Thomas C. Ingersoll, Phillip S. Kaplan, James A. Thomas, Charles L. Willoughby, Charles E. Woods, Charles A. Williams.

NAUGATUCK SAVINGS BANK
Incorporated 1870

EXECUTIVE OFFICERS—Chairman, Adrian C. Olson; *President, Richard D. Coe;* Vice President and Treasurer, Stephen J. Sweeney, Jr.; Secretary and Assistant Treasurer, Mark C. Yanarella; Comptroller, William N. Villano.

TRUSTEES—Gordon A. Anderson, Richard D. Coe, Raymond E. Dowling, Howard N. Fassett, Milton D. Grele, William B. McKenzie, Henry T. Moeckel, *Adrian C. Olson,* Robert C. Sutherland, Stephen J. Sweeney, Jr., Carl R. Toothaker, Louis F. Voegeli.

NEW CANAAN SAVINGS BANK
Incorporated 1859

EXECUTIVE OFFICERS—*President, Jeremy N. Murphy;* Senior Vice President and Treasurer, John D. Sable; Vice President, John T. Mickle.

TRUSTEES—Lila H. Coleman, Peter B. Emmons, Julius Groher, V. Donald Hersam, Jr., Penfield C. Mead, Welles Murphey, Jr., Charles F. Smithers, Jr., *Jeremy N. Murphy,* Walter A. Stewart.

NEW ENGLAND SAVINGS BANK (NEW LONDON)
Incorporated 1827

EXECUTIVE OFFICERS—*President, Richard L. Creviston;* Executive Vice President, Richard T. Wallace; Vice President and Comptroller, Donald B. Moran; Vice President, Joseph H. Coutu; Vice President, Robin Honiss; Vice President, William A. Konturas; Vice President, Lawrence H. Strickland; Vice President, Michael Velgouse, Jr.; Vice President, David C. Whelden; Treasurer, David J. Krug; Secretary, Margaret L. Trakas.

DIRECTORS—Richard A. Bauerfeld, John Beveridge, Ernest C. Burnham Jr., Pierce F. Connair, Richard L. Creviston, Robert A. Doherty, Louis Fiorelli, Neil E. Humphreville, Lewin G. Joel, Jr., Frank J. Laycock, Dorothy B. Leib, Otto E. Liebig, Jr., Robert W. Marrion, William W. Miner, John F. Mirabito, Steven E. Pitts, Charles J. Poole, Stanley Popiel, Julia H. Smith, Robert J. Sullivan, Jr., James H. Thach, III, James R. Vest, Ruth U. Vogt, Donald R. Welter.

THE NEW HAVEN SAVINGS BANK
Incorporated 1838

EXECUTIVE OFFICERS—*President, Robert M. Geier;* Executive Vice President and Treasurer, Charles L. Terrell; Senior Vice President, Kenneth P. Kaminsky; Senior Vice President, Thomas A. Lafreniere; Vice President and Secretary, Robert F. Crosby; Vice President, Lillian A. Celone; Vice President, Richard D. Johnson, Jr.; Vice President, Charles S. Palmer; Vice President, David R. Rice; Vice President, Willie Spence; Vice President, Alfred E. Tosetti.

DIRECTORS—John W. Barnett, Alan C. Bennett, Joseph F. Duplinsky, Frederick F. Fagal, John D. Fassett, Robert M. Geier, Angus N. Gordon, Jr., Jane D. Keeler, John M. Lyons, Philip Paolella, Catherine St. John, Robert N. Schmalz, C. Thomas Smith, Charles L. Terrell, Edward White, Jr., Paul D. Wingate.

NEW MILFORD SAVINGS BANK
Incorporated 1858

EXECUTIVE OFFICERS—*Treasurer, Wayne Arnold;* President, Lanard A. Krause; Vice President and Comptroller, Jordan E. Barrows; Vice President, Betty A. Fredlund; Vice President, Peter J. Sheehan.

DIRECTORS—*F. Wayne Arnold,* Forrest D. Arnold, Willis H. Barton, Jr., Herbert E. Bullock, Ralph F. Camp, John V. Haxo, Lanard A. Krause, Julian I. Slone.

NEWTOWN SAVINGS BANK
Incorporated 1855

EXECUTIVE OFFICERS—*President, Kenneth M. Adams;* Senior Vice President and Treasurer, Joseph R. Humeston; Vice President, David H. Treadwell; Vice President, Herman W. Parker; Vice President and Secretary, Frances P. Sutton; Vice President, John F. Holian.

TRUSTEES—Kenneth M. Adams, Nelson G. Curtis, Robert S. Grossman, John F. Holian, Joseph R. Humeston, Albert H. Nichols, James M. Osborne, Jr., Herman W. Parker, Gene A. Rubino, Spencer M. Stout, Russell F. Strasburger.

NORTHWEST BANK FOR SAVINGS (WINSTED)
Incorporated 1875

EXECUTIVE OFFICERS—*President, James E. Davis;* Vice President, William B. Weber; Vice President, Richard P. Rogers; Secretary, Susan L. Belle-Isle; Treasurer, James A. Frink.

DIRECTORS—Harry C. Cook, James E. Davis, Milton Dolinsky, Jonathan F. Ells, Charles J. Fecto, Andrew S. Grinvalsky, John B. Kenney, Caroline B. LaMonica, Norman F. Thompson, III.

NORWALK SAVINGS SOCIETY
Incorporated 1849

EXECUTIVE OFFICERS—*President and Treasurer, Robert T. Judson;* Senior Vice President and Secretary, Calvin W. Smith; Vice President, Jere T. Dorney; Vice President, Charles F. Howell.

DIRECTORS—Francis L. Bennett, Frank J. Culhane, Peter Driscoll, Frederick A. Ells, Jr., Kenton M. Ericson, *Robert T. Judson,* Antonios Karadimas, Nicholas J. Nardi, Donald St. John.

THE NORWICH SAVINGS SOCIETY
Incorporated 1824

EXECUTIVE OFFICERS—*President, Edgar C. Gerwig;* Senior Vice President, Daniel R. Dennis, Jr.; Senior Vice President and Treasurer, Michael J. Hartl; Senior Vice President, J. Roger Marien, Controller, Steven E. Ravin; Secretary, Marjorie H. Grieve.

DIRECTORS—James J. Dutton, William J. Evans, William C. Harding, Walter L. McGill, Harrison C. Noyes, Jr., D. Leslie Olsen, Richard P. Reed, Lawrence V. Sarni, Martin C. Shapiro.

PEOPLE'S BANK (VERNON)
Incorporated 1870

EXECUTIVE OFFICERS—*President, Frederick S. Winkley;* Vice President, Malcolm W. Thompson; Vice President, John S. Mason; Secretary, J. Robert Lessard; Treasurer, Charles D. MacMillan.

DIRECTORS—Lois S. Barlow, Frederick Bilow, Donald B. Caldwell, Martin F. Fagan, Nelson R. Gottier, Douglas R. Hayes, J. Robert Lessard, John S. Mason, Frederick W. McKone, Malcolm W. Thompson, Frederick S. Winkley.

PEOPLE'S SAVINGS BANK-BRIDGEPORT
Incorporated 1842

EXECUTIVE OFFICERS—*Chairman, Norwick R. Goodspeed;* Executive Vice President, Edward M. Freda; Executive Vice President, Leonard N. Mainiero; President and Treasurer, Lloyd F. Pierce; Senior Vice President, James P. Biggs; Senior Vice President, Raymond P. Granville; First Vice President, James E. Banks; First Vice President, Edward H. Bucnis; First Vice President, Jeffery L. Coulson; First Vice President, Paul H. Hughes, II; First Vice President, Michael J. Leone; Vice President, Robert B. Booth; Vice President, Francis E. Callahan; Vice President, Michael A. Cioffi; Vice President, Walter Dusza, Jr.; Vice President, Ronald W. Gibbs; Vice President, Raymond P. Guerney; Vice President, Carl M. Harris; Vice President, C. Chase Hewes; Vice President, John A. Klein; Vice President, Ann B. McCarthy, Vice President, Alex W. Murry; Vice President, James D. Polito; Vice President, William G. Polk; Vice President, Parry E. Spahr, Vice President, Thomas W. Stevenson; Vice President, E. Payton Thompson; Vice President, Peter P. Traussi; Vice President, David J. Walker, Secretary, Sandra J. Brown.

TRUSTEES—Edward P. Bullard, III, George P. Carter, Robert F. Daniell, John J. Driscoll, George R. Dunbar, Joseph M. Goloff, *Norwick R. Goodspeed,* Edward E. Harrison, Samuel W. Hawley, Robert W. Huebner, Geraldine W. Johnson, Wesley J. Kiley, Saul Kwartin, H. Parker Lansdale, D. Laurie MacCuaig, John F. Merchant, John G. Phelan, Lloyd F. Pierce, Charles E. Reed, Frederick J. Ross, John J. Scanlon, Cecil S. Semple, Frederick B. Silliman, Wilmot F. Wheeler, Jr.

THE PEOPLE'S SAVINGS BANK OF NEW BRITAIN
Incorporated 1907

EXECUTIVE OFFICERS—*President and Treasurer, Stanley J. Labieniec;* Executive Vice President, Richard S. Mansfield; Senior Vice President and Secretary, Richard J. Ringwood; Vice President and Comptroller, John G. Medvec.

DIRECTORS—Stanley Archacki, Walter D. Blogoslawski, Matthew R. Duksa, John J. Flis, Robert A. Gryboski, Edward Januszewski, *Julius J. Kremski,* Stanley J. Labieniec, Walter J. Liss, Edwin Ostrowski, A. Richard Puskarz, Jr., Eugene Rosol, Edward Scremet, Chester S. Sledzik, Joseph Welna.

PUTNAM SAVINGS BANK
Incorporated 1862

EXECUTIVE OFFICERS—President, Raymond A. Brousseau; *Executive Vice President, Lucius E. Arnold;* Vice President, Russell B. King; Secretary and Treasurer, Gilbert E. Morse.

TRUSTEES—Lucius E. Arnold, Raymond A. Brousseau, Sigmund Czarnecki, Earl Gagnon, Charlotte Greenhalgh, Russell B. King, Gilbert E. Morse, Merrill L. Seney, Raymond T. Wheaton.

RIDGEFIELD SAVINGS BANK
Incorporated 1871

EXECUTIVE OFFICERS—*Chairman, Charles Coles, Jr.;* President, Charles W. Schieding; Vice President and Treasurer, J. Kenneth Useted.

DIRECTORS—Edwin B. Allan, *Charles Coles, Jr.,* Joseph H. Donnelly, N. Donald Edwards, Walter E. Evans, Lawrence W. Hoyt, Jr., Abraham N. Morelli, Sr., Charles W. Schieding, Reed F. Shields, J. Mortimer Woodcock.

THE SAVINGS BANK OF ANSONIA
Incorporated 1862

EXECUTIVE OFFICERS—*President, Frederick J. Quinn;* Vice President, Thomas A. Gabianelli; Vice President and Controller, Joseph M. Miller; Vice President, Clifford T. Mole; Vice President, Michael V. Rosso; Vice President, Norman L. Gould; Secretary, Monica B. Pantaleo.

DIRECTORS—*Edward W. Miller,* William C. Bassett, Joseph B. Buckley, Terry R. Chatfield, Donald F. Clemons, David B. Cohen, Ralph R. DeFonce, Franklin S. Harris, Neil D. Morrison, Paul Pawlak, James E. Rogers, Irene G. Smith, Henry Tolman, II, Lawson Van Riper.

THE SAVINGS BANK OF DANBURY
Incorporated 1849

EXECUTIVE OFFICERS—*President, Florence R. Helley;* Senior Vice President and Treasurer, William S. Morse, Jr.; Vice President, Daniel E. Gerow; Vice President and Secretary, Marita A. Ryan.

DIRECTORS—John C. Doran, James F. Edwards, Daniel E. Gerow, Florence R. Helley, John W. Hoffer, John McLean, II, William S. Morse, Jr., A. Searle Pinney, Mildred Wibling.

THE SAVINGS BANK OF MANCHESTER
Incorporated 1905

EXECUTIVE OFFICERS—*President and Treasurer, William R. Johnson;* Vice President, Ermano Garaventa; Vice President, Arthur E. Smith; Vice President and Comptroller, K. Craig Barnes; Vice President, William F. Legault; Vice President, Thomas J. Matrick; Secretary, Dorothy M. Sonego.

DIRECTORS—Thomas A. Bailey, Walter A. Carter, Jr., Edgar H. Clarke, Aaron Cook, M. Adler Dobkin, Robert H. Franklin, Ermano Garaventa, Fred W. Geyer, Jack R. Hunter, William R. Johnson, *John D. LaBelle,* George H. Marlow, Robert B. McCann, Eleanor S. Rubinow, Arthur E. Smith, Harlan D. Taylor, William B. Thornton, Thomas E. Toomey.

THE SAVINGS BANK OF ROCKVILLE
Incorporated 1858

EXECUTIVE OFFICERS—*President, William J. McGurk;* Vice President and Treasurer, Michael J. Muzio; Vice President, Dorothea H. Preuss; Secretary, Catherine M. Tyrol.

DIRECTORS—*Francis J. Gregory,* Charles G. Chilberg, Eugene W. Gresh, Richard S. Hutton, William J. McGurk, Peter F. Olson, Robert J. Pigeon, Dorothea H. Preuss, Marjorie A. Purnell, Raymond E. Ramsdell, Francis S. Rupprecht, Herman W. Usher, Wayne O. Vincent, Howard F. Wolfanger, Edward W. Zahner.

THE SOCIETY FOR SAVINGS (HARTFORD)
Incorporated 1819

EXECUTIVE OFFICERS—*President, Elliott C. Miller;* Executive Vice President and Treasurer, William W. Wilcox; Executive Vice President, Charles E. Edmond, Jr.; Executive Vice President, Todd B. Ikard; Senior Vice President and Secretary, Paul M. Aldrich; Senior Vice President, David M. G. Hammaker; Senior Vice President and Counsel, William T. Kosturko; Senior Vice President and Controller, Ralph K. Packard; Senior Vice President, Raymond U. Rosa; Senior Vice President, Edward Cohen; Senior Vice President, Albert E. Fiacre; Senior Vice President, William L. Levesque; Senior Vice President, Peter K. Mulligan; Senior Vice President, Bruce H. Perry; Vice President, Robert W. Beggs, Jr.; Vice President, Charles J. DeSimone; Vice President, Peter R. Dunn; Vice President, George F. Field; Vice President, Naomi M. Hammer; Vice President, William F. Heffner; Vice President, Frank J. Litwin; Vice President, Joseph A. Pascal; Vice President, Otto W. Rudolph; Vice President, Martha K. Stillman, Vice President, William J. Stockwell; Vice President, James H. Vanderhoff; Vice President, Jon R. Vining; Vice President, William E. Zabel.

TRUSTEES—*Crampton Trainer,* Charles J. Cole, Sister Mary Consolata O'Connor, Bob Eddy, Arthur J. Emma, Alfred D. Ford, Burnell A. Gustafson, Reese H. Harris, Jr., Edward W. Large, Elliott C. Miller, John F. Shea, Jr., James A. Stewart, Anthony E. Wallace, Robert A. Weinerman, Archibald M. Woodruff.

SOUTH NORWALK SAVINGS BANK
Incorporated 1860

EXECUTIVE OFFICERS—*President and Treasurer, Leland C. Gates, Jr.;* Senior Vice President, Thomas R. Lyons; Senior Vice President and Secretary, Janet S. Wolucki; Vice President, Frank T. Favano, Jr.; Vice President, J. William Hyatt; Vice President, John O. Monks; Vice President, Donald L. Wood.

DIRECTORS—Robert G. Bowman, C. Walter Buhler, Renwick E. Case, Edward J. Flynn, Thomas J. Gardella, Leland C. Gates, Jr., William O. Keene, Thomas R. Lyons, Charles D. Staack, John H. Woodward.

SOUTHINGTON SAVINGS BANK
Incorporated 1860

EXECUTIVE OFFICERS—*President, Robert A. Kane;* Executive Vice President, Ralph G. Mann; Vice President and Treasurer, James J. Condren; Vice President, Elizabeth F. McKeon; Vice President, Anthony Priore, Jr.; Vice President, Lawrence J. Mucci.

DIRECTORS—John R. Carbone, Milton E. Chaffee, Juanine S. DePaolo, *Albert J. Dudzik, Jr.,* Walter J. Hushak, Robert A. Kane, Michael J. Karabin, David P. Kelley, Ralph G. Mann, Andrew J. Meade, Anthony S. Pizzitola, George C. Putnam, Marshall H. Tolles, G. Robert Triano.

Table No. 11—ABSTRACTS OF REPORTS FROM 1942-1981 (Amounts in thousands of dollars)

Year	Number of banks	Assets						Liabilities					
		Loans and discounts	U.S. Treasury securities	Other bonds and stocks	Cash and due from banks	Real estate, bank premises, and furniture and fixtures	Other assets including federal funds sold	Deposits	Reserves on loans and securities	Debentures and capital stock	Surplus, undivided profits, and reserves	Other liabilities including federal funds purchased	Total assets or liabilities
1942	64	$120,912	$173,844	$53,162	$140,688	$14,055	$460	$452,870	.....	$20,708	$27,729	$1,815	**$503,124**
1943	64	108,975	328,216	51,838	133,273	13,289	741	584,335	.....	20,843	28,535	2,620	**636,336**
1944	63	110,719	384,473	44,707	125,128	11,693	556	621,076	.....	20,919	31,712	3,570	**677,278**
1945	63	120,963	456,392	44,366	126,884	10,751	694	696,381	.....	20,769	35,182	6,717	**760,052**
1946	62	160,142	434,974	48,417	140,504	10,396	726	729,607	.....	21,491	39,175	4,887	**795,162**
1947	62	206,383	360,082	51,771	154,730	10,287	813	715,952	.....	21,996	41,645	4,475	**784,069**
1948	62	231,644	348,830	59,829	148,724	10,272	1,010	729,268	.....	22,746	44,112	4,182	**800,311**
1949	62	238,549	361,554	65,439	141,496	10,977	1,594	744,775	.....	22,771	46,781	5,283	**819,612**
1950	57	283,726	347,426	73,820	170,674	11,424	1,517	810,830	.....	23,546	47,037	7,176	**888,590**
1951	55	317,716	373,054	86,477	248,552	12,122	1,944	959,048	.....	23,876	48,628	8,313	**1,039,868**
1952	55	362,655	386,114	97,670	230,167	12,577	2,564	1,005,403	.....	24,276	51,047	11,021	**1,091,747**
1953	56	392,101	369,739	97,860	229,673	13,416	3,593	1,012,910	.....	25,926	55,306	12,240	**1,106,382**
1954	53	415,816	350,739	106,362	212,685	14,301	4,486	1,008,289	.....	26,850	55,076	14,174	**1,104,389**
1955	51	470,132	339,806	118,059	231,736	15,078	4,742	1,075,082	.....	29,215	60,453	14,803	**1,179,553**
1956	50	515,235	341,566	127,825	241,685	16,512	4,193	1,136,453	.....	31,028	63,205	16,330	**1,247,016**
1957	46	547,978	343,589	136,086	229,608	18,643	5,370	1,160,932	.....	32,860	67,691	19,791	**1,281,274**
1958	43	542,619	342,317	141,169	228,446	18,594	2,744	1,153,199	.....	33,198	70,282	19,210	**1,275,889**
1959	42	630,732	335,996	150,617	249,270	20,093	3,726	1,256,496	.....	36,657	78,718	18,563	**1,390,434**
1960	42	670,211	327,948	141,706	273,493	21,592	3,878	1,268,194	.....	37,091	83,831	49,712	**1,438,828**
1961	40	732,149	339,412	152,171	283,999	23,000	3,588	1,354,049	.....	37,222	89,109	53,939	**1,534,319**
1962	39	807,087	329,951	195,790	316,205	26,811	4,064	1,476,135	.....	39,942	96,675	67,156	**1,679,908**
1963	37	888,278	319,276	221,036	300,411	26,512	4,603	1,551,597	.....	42,884	99,733	65,902	**1,760,116**
1964	35	987,493	284,655	217,746	304,391	27,656	4,971	1,617,966	.....	43,998	107,663	57,285	**1,826,912**
1965	35	1,118,572	263,855	244,025	299,960	30,718	21,724	1,754,482	.....	47,152	117,132	60,088	**1,978,854**
1966	34	1,192,331	287,108	263,278	360,267	30,846	18,484	1,892,618	.....	61,319	126,193	72,184	**2,152,314**
1967	34	1,349,210	340,909	353,496	364,968	33,148	23,456	2,190,018	.....	62,285	137,234	75,650	**2,465,187**
1968	34	1,516,075	298,721	445,778	415,112	36,793	42,286	2,455,532	.....	68,217	149,148	81,886	**2,754,765**
1969	32	1,659,878	241,903	409,653	407,884	44,802	63,688	2,409,916	$34,837	71,174	164,084	147,797	**2,827,808**
1970	32	1,747,862	241,344	553,465	502,467	52,077	103,446	2,777,377	35,556	72,516	177,856	137,356	**3,200,661**
1971	35	1,779,486	199,577	548,926	394,211	50,676	116,080	2,682,560	32,341	71,726	174,232	128,097	**3,088,966**
1972	36	1,163,411	180,664	707,461	675,287	61,602	97,106	3,380,788	36,716	79,844	201,426	186,757	**3,885,531**
1973	43	2,548,069	160,506	643,541	681,718	71,118	204,604	3,724,465	41,073	85,937	236,350	221,731	**4,309,556**
1974	46	2,707,517	135,419	726,436	631,929	75,957	192,047	3,740,395	43,261	91,735	262,302	331,612	**4,469,305**
1975	47	2,633,506	236,481	726,699	843,525	82,693	216,592	3,959,435	42,334	93,414	276,954	367,359	**4,739,496**
1976	48	2,776,295	313,596	788,037	878,256	91,960	151,411	4,154,012	.....	94,342	299,589	451,612	**4,999,555**
1977	50	3,751,811	293,160	1,021,384	925,213	108,468	468,294	5,776,726	.....	108,834	365,576	317,194	**6,568,330**
1978	46	4,455,141	409,886	1,042,871	1,018,117	120,074	423,797	6,258,641	.....	110,903	394,236	706,106	**7,469,886**
1979	46	5,019,162	429,221	1,143,286	1,190,353	139,203	416,625	6,956,224	.....	114,142	433,330	834,154	**8,337,850**
1980	45	5,207,210	454,452	1,289,166	1,351,420	154,815	623,948	7,483,393	.....	113,575	478,731	1,005,312	**9,081,011**
1981	40	5,741,603	434,815	1,388,884	1,402,432	160,003	519,174	7,734,342	.....	123,317	512,024	1,277,228	**9,646,911**

STAFFORD SAVINGS BANK
Incorporated 1872

EXECUTIVE OFFICERS—*President, John W. Zelz;* Vice President and Treasurer, Charles W. Schwanda; Vice President, Renato A. Pellizari; Vice President, Raymond B. Kelsey; Secretary, Gilbert A. Wagner, Jr.

TRUSTEES—Anna K. Bidorini, A. Joseph Botnick, Harriet B. Cheman, Silvio L. DeCicco, Aldo J. Guarco, Raymond B. Kelsey, William O. Ladish, Ronald A. Mitchell, *John M. Patten,* Horace F. Pease, Renato A. Pellizari, Mario Posocco, Charles W. Schwanda, William H. Warmington, John W. Zelz.

THE STAMFORD SAVINGS BANK
Incorporated 1851

EXECUTIVE OFFICERS—*President and Treasurer, George C. Kay;* Executive Vice President, Richard E. Taber; Senior Vice President, Richard G. Walker; Vice President and Controller, Arthur N. Gravenhorst; Vice President, Robert W. Vail; Vice President, John Kantzas; Vice President, Robert D. Emslie.

TRUSTEES—C. Louis Fincke, Benjamin Bogin, Malcolm P. Taylor, *David L. Stewart, Jr.,* Louis J. Iacovo, Aubrey J. Carter, Griffith E. Harris, Francis M. DeLuca, Edward M. Strayhorne, George C. Kay, Richard G. Slagle, Marcia B. Bull, Nicholas DuBiago, Richard E. Taber.

STATE BANK FOR SAVINGS (HARTFORD)
Incorporated 1858

EXECUTIVE OFFICERS—*President, John L. Flannery;* Executive Vice President, Robert B. Woerheide; Senior Vice President and Secretary, Richard C. Bestor; Senior Vice President and Treasurer, Lee A. Gagnon; Vice President, Theodore M. Beebe; Vice President, David H. Galusha; Vice President, Robert E. Lee.

TRUSTEES—Robert B. Bruner, Bice Clemow, Robert N. Davis, Jr., Oliver F. Eldridge, William H. Farley, John L. Flannery, J. Thomas Montgomery, John J. O'Keefe, Glenda Copes Reed, *Robert L. Rosensweig.*

SUFFIELD SAVINGS BANK
Incorporated 1869

EXECUTIVE OFFICERS—*President and Treasurer, David H. Johnson;* Executive Vice President, Robert C. DiGennaro.

TRUSTEES—Charles T. Alfano, Sumner F. Bissell, Richard C. Blackburn, Helen K. Christian, Robert C. DiGennaro, William P. Edmonds, *Sydney F. Fuller,* Astrid T. Hanzalek, David H. Johnson, Realtus E. McCuin, Charles Pennachio, Elias Shapiro, Syeeda Wilkins, Edward J. Zaczynski.

THOMASTON SAVINGS BANK
Incorporated 1874

EXECUTIVE OFFICERS—Chairman, Phillip M. Fischer; Vice Chairman, Daniel P. Samson; *President and Treasurer, Foster A. Snyder;* Executive Vice President and Secretary, George J. O'Rourke; Senior Vice President, George R. Cocco; Vice President, John C. Miecznikowski; Vice President, Joanne O. Ziemba; Vice President, Peter M. Dahlin.

DIRECTORS—John H. Cassidy, Clifford T. Conklin, Phillip M. Fischer, Bruno DePecol, Joseph F. Lovetere, George J. O'Rourke, Daniel P. Samson, Foster A. Snyder, Robert W. Tolles.

TOLLAND BANK
Incorporated 1841

EXECUTIVE OFFICERS—*President, Guy Cambria, Jr.;* Executive Vice President and Secretary, Leon J. Chorches; Treasurer, Geraldine R. Strong; Vice President, Robert S. Lazzari.

DIRECTORS—Bernice H. Aborn, Roland E. Antil, Lawrence J. Becker, Robert C. Boardman, Guy Cambria, Jr., Leon J. Chorches, Rodney C. Dimock, William E. Dowty, Jr., *John H. Elliott,* Thomas S. Moore.

THE TORRINGTON SAVINGS BANK
Incorporated 1868

EXECUTIVE OFFICERS—*Chairman, John H. Brooks;* President, Alfred W. Waterfall; Vice President and Secretary, Peter J. McLaughlin; Vice President, Joseph C. Gelormino; Treasurer and Controller, Donald C. Andrews.

DIRECTORS—G. Campbell Becket, Edwin G. Booth, *John H. Brooks,* Frank R. Buonocore, Walter G. Gisselbrecht, Hezekiah E. Goodwin, G. Charles Hepprich, Thomas A. Kelley, Jr., Peter J. McLaughlin, Raymond G. O'Connell, Charles W. Roraback, John M. Wadhams, Alfred W. Waterfall.

UNION SAVINGS BANK OF DANBURY
Incorporated 1866

EXECUTIVE OFFICERS—*Vice President and Treasurer, Charles F. Frosch;* Vice President and Secretary, Richard J. Moore; Vice President, Emil B. Migliorati; Vice President, Thomas A. Nolan.

TRUSTEES—*Julius J. Bielizna,* J. Thayer Bowman, William J. Braun, Edward J. Crotty, Emil B. Migliorati, William J. Murphy, George F. Nicol, Thomas A. Nolan, Sydney A. Rapp, Jr., Carl A. W. Rogers, Jr., Harry V. Sturdevant, Kenneth A. Taylor.

WILLIMANTIC SAVINGS INSTITUTE
Incorporated 1842

EXECUTIVE OFFICERS—*President and Treasurer, William R. Wilcox, Jr.;* Vice President, Alexander F. Fabian, Jr.; Vice President, Charles L. Pennewill, Jr.; Secretary, Harriet T. Gamache; Comptroller, Paula L. Stahl.

DIRECTORS—Alexis J. Caisse, Joseph F. Dannehy, Robert G. Gillard, *Maurice M. King,* Melvin E. Lincoln, Alva P. Loiselle, William R. Wilcox, Jr.

WINSTED SAVINGS BANK
Incorporated 1860

EXECUTIVE OFFICERS—*President, James G. Veneziano;* Executive Vice President, Robert W. Fancher; Administrative Vice President and Secretary, Mary Lou Tanner; Senior Vice President, Peter T. Winn; Vice President, Robert E. Grazia; Vice President, Robert P. O'Connor; Treasurer, Linda F. Milkowski; Comptroller, Brian J. O'Neil.

DIRECTORS— William J. Darcey, Robert W. Fancher, John G. Groppo, Harold A. Morton, David B. Nichols, Margaret C. Serafini, D. John Vaccari, James G. Veneziano, Edward J. Voskowsky.

WOODBURY SAVINGS BANK
Incorporated 1872

EXECUTIVE OFFICERS—President and Treasurer, James J. Clark; Vice President and Secretary, Joseph V. Wasilauskas; Vice President, J. Garry Mitchell.

DIRECTORS—James J. Clark, Dennis J. Hussey, Edith A. Knox, J. Garry Mitchell, Addis W. Morgan, Arthur E. Olsen, Edward W. Phillips, William L. Sadlon, Frank E. Shepard, Jr.

Table No. 12—COMPARATIVE REPORT OF CONDITION CONSOLIDATED BALANCE SHEET FOR SAVINGS BANKS DECEMBER 31, 1980 AND DECEMBER 31, 1981

(Amounts in thousands of dollars)

	1980	1981	Increase (Decrease)	Percentage Change
ASSETS				
Cash and due from depository institutions	$402,158	$663,865	$ 261,707	65.08%
U.S. Treasury, Agency, and Corportion obligations	1,000,014	1,044,677	44,663	4.47
Corporate bonds	698,614	716,657	18,043	2.58
Obligation of States and political sub. in the U.S.	132,510	103,158	(29,352)	(22.15)
Other bonds, notes, and debentures	137,641	144,955	7,314	5.31
Corporate stock	714,537	586,498	(128,039)	(17.92)
Federal funds sold and sec. purchased u/a to resell	438,519	465,266	26,747	6.10
Real estate loans, Total (excluding unearned income)	[10,525,248]	[10,883,343]	[358,095]	3.40
Less: Allowance for possible loan losses	(25,742)	(24,560)	1,182	4.59
Real estate loans, Net	10,499,506	10,858,783	359,277	3.42
Other loans, Total (excluding unearned income)	[1,037,244]	[1,283,679]	[246,435]	23.76
Less: Allowance for possible loan losses	(3,194)	(2,979)	215	6.73
Other loans, Net	1,034,050	1,280,700	246,650	23.85
Bank premises, furniture and fixtures, capital leases, etc.	149,877	163,690	13,813	9.22
Real estate owned other than bank premises	65,626	59,002	(6,624)	(10.09)
Investments in unconsolidated sub. and associated companies	6,864	3,728	(3,136)	(45.69)
Other assets	233,656	279,387	45,731	19.57
Total Assets	**15,513,572**	**16,370,366**	**856,794**	**5.52**
LIABILITIES				
Savings deposits:				
Subject to transfer by order (interest bearing)	130,299	172,632	42,333	32.49
Other	4,699,009	4,351,148	(347,861)	(7.40)
Time deposits	8,856,574	9,757,667	901,093	10.17
Total Savings and Time Deposits	**13,685,882**	**14,281,447**	**595,565**	**4.35**
Demand deposits:				
Subject to transfer by order (noninterest-bearing)	141,412	167,807	26,395	18.67
Other	32,552	46,692	14,140	43.44
Total Demand Deposits	**173,964**	**214,499**	**40,535**	**23.30**
Total Deposits	**13,859,846**	**14,495,946**	**636,100**	**45.90**
Federal funds purchased and sec. sold u/a to repurchase	6,702	200,126	193,424	2886.06
Mortgage indebtedness and liability for capital leases	5,225	11,070	5,845	111.87
Other liabilities for borrowed money	357,473	380,363	22,890	6.40
Other liabilities	87,631	105,087	17,456	19.92
Total Liabilities (excluding subordinated notes and debentures)	**14,316,877**	**15,192,592**	**875,715**	**6.12**
Subordinated notes and debentures	**39,880**	36,685	(3,195)	(8.01)
SURPLUS ACCOUNTS				
Surplus	**240,730**	250,695	9,965	4.14
Undivided profits	**777,559**	748,486	(29,073)	(3.74)
Other surplus reserves	**138,526**	141,908	3,382	2.44
Total Surplus Accounts	**1,156,815**	**1,141,089**	**(15,726)**	**(1.36)**
Total Liabilities and Surplus Accounts	**$15,513,572**	**$16,370,366**	**$856,794**	**5.52%**

Table No. 13—STATEMENT OF ASSETS, DECEMBER 31, 1981
(Amounts in thousands of dollars)

NAME OF BANK	Cash and due from depository institutions	U.S. Treasury, Agency, and Corporation obligations	Corporate bonds	Obligations of States and political subdivisions in the U.S.	Other bonds, notes, and debentures	Corporate stock
American Savings Bank, New Britain	$57,798	$800	$961	.....	$1,226	$5,925
The Banking Center, Waterbury	27,929	86,161	.....	$2,550	18,045	15,314
Berlin Savings Bank, Kensington	3,428	3,508	8,033	.....	1,917	3,403
BancOne of Connecticut, Bridgeport	20,255	20,445	23,793	.....	5,957	8,176
Branford Savings Bank	816	4,048	1,120	49	2,125	3,072
Bristol Savings Bank	7,183	38,492	11,608	.....	1,220	10,982
Brooklyn Savings Bank, Danielson	1,622	9,768	5,368	516	26	743
Burritt Mutual Savings Bank, New Britain	9,523	39,853	8,745	.....	729	3,946
Central Bank for Savings, Meriden	10,330	10,755	6,923	.....	25	8,874
Chelsea Savings Bank, Norwich	1,740	12,942	9,685	912	1,294	9,330
Citizens Savings Bank, Stamford	2,564	15,397	6,106	.....	55	3,511
City Savings Bank of Meriden	5,653	4,032	873	100	140	3,362
City Savings Bank of Middletown	4,520	3,003	817	.....	443	3,930
Collinsville Savings Society	289	5,664	1,149	.....	654	125
Connecticut Savings Bank, New Haven	45,167	33,507	19,978	.....	1,874	23,535
Deep River Savings Bank	2,730	3,314	1,755	.....	300	1,610
Derby Savings Bank	11,661	10,285	14,912	.....	.....	8,417
Dime Savings Bank of Norwich	539	6,867	6,341	501	727	1,009
Dime Savings Bank of Wallingford	9,072	11,772	1,435	.....	3,223	3,641
Essex Savings Bank	1,670	6,989	470	.....	144	1,166
Fairfield County Savings Bank, Norwalk	2,341	4,689	7,926	.....	490	3,773
Farmers & Mechanics Savings Bank, Middletown	5,560	5,205	1,791	.....	311	3,653
Farmington Savings Bank	14,409	6,917	12,972	.....	711	1,337
Groton Savings Bank, Mystic	3,603	5,139	5,675	120	.....	1,993
Guilford Savings Bank	977	3,007	5,924	211	423	1,947
Jewett City Savings Bank	5,206	3,887	2,237	.....	327	1,902
Liberty Bank for Savings, Middletown	18,211	18,450	55	.....	3,008	8,270
Litchfield Savings Bank	4,211	496	.....	.....	2,997	7,152
Mechanics & Farmers Saving Bank, Bridgeport	7,844	26,824	6,260	.....	688	4,668
Mechanics' Savings Bank, Hartford	3,566	49,331	24,719	.....	5,627	11,571

Milford Savings Bank	3,997	7,885	3,457	.....	.....	235
Moodus Savings Bank	202	272	150	.....	1,320	118
National Savings Bank, New Haven	1,448	9,109	7,841	1,161	3,312	4,364
Naugatuck Savings Bank	1,604	4,095	7,395	.....	971	3,023
New Canaan Savings Bank	3,922	5,870	1,289	.....	10	2,098
New Haven Savings Bank	56,031	23,399	29,479	8,173	5,060	49,090
New Milford Savings Bank	1,371	.....	23,057	.....	11,873	31,132
Newtown Savings Bank	976	784	4,886	.....	1,143	4,611
Northwest Bank for Savings, Winsted	870	776	1,873	.....	484	5,845
Norwalk Savings Society	5,080	17,294	12,316	2,173	797	9,696
Norwich Savings Society	3,771	20,274	9,791	2,755	529	10,815
People's Savings Bank, Bridgeport	73,167	90,951	30,010	64,201	7,704	180,196
People's Savings Bank of New Britain	12,353	5,928	4,165	.....	99	3,079
People's Bank, Vernon	1,490	3,596	3,812	.....	533	2,582
Putnam Savings Bank	6,931	3,339	375	.....	7,542	971
Ridgefield Savings Bank	6,003	200	100	356	329	1,004
Savings Bank of Ansonia	27,960	5,679	2,668	.....	610	422
Savings Bank of Danbury	622	36,937	10,321	4,496	100	2,508
Savings Bank of Manchester	6,993	19,870	10,740	.....	90	12,505
Savings Bank of New London	7,381	20,165	6,405	6,911	.....	10,418
Savings Bank of Rockville	1,910	12,399	15,321	.....	1,349	6,573
Society for Savings, Hartford	92,704	170,348	263,057	1,257	33,710	28,836
Southington Savings Bank	1,522	1,663	2,451	.....	191	4,000
South Norwalk Savings Bank	7,261	11,887	5,962	4,849	598	12,903
Stafford Savings Bank, Stafford Springs	1,150	5,473	1,537	396	1,630	2,503
Stamford Savings Bank	8,147	23,751	14,064	.....	3,193	5,867
State Bank for Savings, Hartford	18,473	39,424	16,633	.....	3,152	2,065
Suffield Savings Bank	1,255	1,149	6,099	.....	.....	5,548
Thomaston Savings Bank	5,732	2,522	3,378	894	1,682	2,542
Tolland Bank	406	2,785	1,074	.....	417	1,618
Torrington Savings Bank	1,766	10,236	2,468	.....	170	1,227
Union Savings Bank of Danbury	6,955	8,629	12,813	577	.....	3,445
Willimantic Savings Institute	789	3,867	859	.....	635	2,830
Winsted Savings Bank	2,262	11,231	158	.....	227	2,528
Woodbury Savings Bank	944	11,343	3,022	.....	789	2,964
Total	**$663,865**	**$1,044,677**	**$716,657**	**$103,158**	**$144,955**	**$586,498**
Percentage To Total	**4.06%**	**6.38%**	**4.38%**	**.63%**	**.89%**	**3.58%**

Table No. 13—STATEMENT OF ASSETS, DECEMBER 31, 1981—Continued
(Amounts in thousands of dollars)

NAME OF BANK	Real estate loans, Total (excluding unearned income)	Less: Allowance for possible loan losses	Real estate loans, Net	Other loans, Total (excluding unearned income)	Less: Allowance for possible loan losses	Other loans, Net
American Savings Bank, New Britain	$362,494	.....	$362,494	$23,263	.....	$23,263
The Banking Center, Waterbury	460,464	.....	460,464	78,139	$67	78,072
Berlin Savings Bank, Kensington	95,636	.....	95,636	11,575	.....	11,575
BancOne of Connecticut, Bridgeport	221,580	$269	221,311	20,890	2	20,888
Branford Savings Bank	70,035	58	69,977	7,455	78	7,377
Bristol Savings Bank	186,143	182	185,961	22,431	.....	22,431
Brooklyn Savings Bank, Danielson	30,520	.....	30,520	1,842	.....	1,842
Burritt Mutual Savings Bank, New Britain	227,423	100	227,323	13,332	.....	13,332
Central Bank for Savings, Meriden	135,767	.....	135,767	13,021	.....	13,021
Chelsea Savings Bank, Norwich	76,556	.....	76,556	3,675	.....	3,675
Citizens Savings Bank, Stamford	111,487	.....	111,487	4,609	.....	4,609
City Savings Bank of Meriden	47,399	.....	47,399	3,364	.....	3,364
City Savings Bank of Middletown	77,336	85	77,251	9,847	61	9,786
Collinsville Savings Society	7,816	.....	7,816	894	.....	894
Connecticut Savings Bank, New Haven	584,860	1,399	583,461	101,290	47	101,243
Deep River Savings Bank	54,673	.....	54,673	9,232	.....	9,232
Derby Savings Bank	168,915	226	168,689	19,086	46	19,040
Dime Savings Bank of Norwich	29,339	.....	29,339	2,451	19	2,432
Dime Savings Bank of Wallingford	117,990	.....	117,990	15,732	.....	15,732
Essex Savings Bank	54,582	6	54,576	3,033	20	3,013
Fairfield County Savings Bank, Norwalk	64,760	.....	64,760	2,711	.....	2,711
Farmers & Mechanics Savings Bank, Middletown	180,328	26	180,302	31,203	227	30,976
Farmington Savings Bank	73,083	.....	73,083	6,084	.....	6,084
Groton Savings Bank, Mystic	73,579	80	73,499	7,187	66	7,121
Guilford Savings Bank	39,450	.....	39,450	5,771	.....	5,771
Jewett City Savings Bank	35,809	.....	35,809	9,001	.....	9,001
Liberty Bank for Savings, Middletown	237,218	.....	237,218	67,715	7	67,708
Litchfield Savings Bank	57,193	.....	57,193	3,451	331	3,120
Mechanics & Farmers Savings Bank, Bridgeport	398,697	300	398,397	57,352	293	57,059
Mechanics' Savings Bank, Hartford	292,808	857	291,951	39,349	.....	39,349

Milford Savings Bank	50,951	.....	50,951	8,383	.....	8,383
Moodus Savings Bank	7,138	.....	7,138	562	.....	562
National Savings Bank, New Haven	85,517	.....	85,517	3,323	.....	3,323
Naugatuck Savings Bank	73,044	.....	73,044	7,795	44	7,751
New Canaan Savings Bank	79,972	197	79,775	11,156	99	11,057
New Haven Savings Bank	572,381	713	571,668	53,861	334	53,527
New Milford Savings Bank	102,710	.....	102,710	3,101	.....	3,101
Newtown Savings Bank	68,585	.....	68,585	4,681	.....	4,681
Northwest Bank for Savings, Winsted	44,107	47	44,060	7,005	15	6,990
Norwalk Savings Society	144,038	.....	144,038	14,470	.....	14,470
Norwich Savings Society	214,721	.....	214,721	23,228	50	23,178
People's Savings Bank, Bridgeport	1,599,927	1,300	1,598,627	150,089	468	149,621
People's Savings Bank of New Britain	71,782	145	71,637	5,171	.....	5,171
People's Bank, Vernon	42,324	.....	42,324	2,295	.....	2,295
Putnam Savings Bank	36,008	.....	36,008	2,560	.....	2,560
Ridgefield Savings Bank	46,298	.....	46,298	3,154	.....	3,154
Savings Bank of Ansonia	147,991	.....	147,991	22,415	.....	22,415
Savings Bank of Danbury	44,540	.....	44,540	3,159	.....	3,159
Savings Bank of Manchester	230,873	556	230,317	19,198	.....	19,198
Savings Bank of New London	184,687	200	184,487	34,819	.....	34,819
Savings Bank of Rockville	56,156	.....	56,156	6,748	.....	6,748
Society for Savings, Hartford	1,041,297	17,814	1,023,483	168,919	643	168,276
Southington Savings Bank	78,761	.....	78,761	12,933	.....	12,933
South Norwalk Savings Bank	217,113	.....	217,113	20,209	.....	20,209
Stafford Savings Bank, Stafford Springs	32,381	.....	32,381	2,776	.....	2,776
Stamford Savings Bank	215,000	.....	215,000	14,296	.....	14,296
State Bank for Savings, Hartford	218,704	.....	218,704	27,668	19	27,649
Suffield Savings Bank	85,133	.....	85,133	12,091	.....	12,091
Thomaston Savings Bank	75,717	.....	75,717	4,127	.....	4,127
Tolland Bank	32,271	.....	32,271	6,245	43	6,202
Torrington Savings Bank	110,434	.....	110,434	3,730	.....	3,730
Union Savings Bank of Danbury	118,159	.....	118,159	7,553	.....	7,553
Willimantic Savings Institute	56,369	.....	56,369	7,943	.....	7,943
Winsted Savings Bank	49,060	.....	49,060	6,218	.....	6,218
Woodbury Savings Bank	75,254	.....	75,254	6,813	.....	6,813
Total	**$10,883,343**	**$24,560**	**$10,858,783**	**$1,283,679**	**$2,979**	**$1,280,700**
Percentage To Total	**66.48%**	**.15%**	**66.33%**	**7.84%**	**.02%**	**7.82%**

Table No. 13—STATEMENT OF ASSETS, DECEMBER 31, 1981—Concluded
(Amounts in thousands of dollars)

NAME OF BANK	Federal Funds sold and securities purchased u/a to resell	Bank premises, furniture and fixtures, capital leases, etc.	Real estate owned other than bank premises	Investments in unconsolidated subsidiaries and associated companies	Other assets	Total assets
American Savings Bank, New Britain	$71,897	$2,051	$533	.....	$8,240	$535,188
The Banking Center, Waterbury	17,150	7,467	664	$3,404	12,322	729,542
Berlin Savings Bank, Kensington	1,900	1,557	8	.....	1,887	132,852
BancOne of Connecticut, Bridgeport	13,950	3,481	2,134	.....	5,326	345,716
Branford Savings Bank	4,910	1,646	456	.....	2,029	97,625
Bristol Savings Bank	15,300	3,153	665	.....	3,247	300,242
Brooklyn Savings Bank, Danielson	700	382	.....	.....	881	52,368
Burritt Mutual Savings Bank, New Britain	6,900	3,589	908	.....	7,531	322,379
Central Bank for Savings, Meriden	3,650	2,369	1,244	.....	3,813	196,771
Chelsea Savings Bank, Norwich	4,900	2,865	.....	.....	2,010	125,909
Citizens Savings Bank, Stamford	5,300	2,723	.....	.....	2,526	154,278
City Savings Bank of Meriden	1,600	1,122	36	.....	2,614	70,295
City Savings Bank of Middletown	1,900	2,042	84	.....	1,322	105,098
Collinsville Savings Society	1,250	3	.....	.....	.....	17,844
Connecticut Savings Bank, New Haven	7,000	7,183	4,210	.....	11,059	838,217
Deep River Savings Bank	6,502	1,368	.....	.....	1,622	83,106
Derby Savings Bank	2,400	3,323	546	.....	5,305	244,578
Dime Savings Bank of Norwich	2,150	490	.....	.....	656	51,051
Dime Savings Bank of Wallingford	3,000	1,951	358	.....	2,996	171,170
Essex Savings Bank	4,550	730	209	.....	574	74,091
Fairfield County Savings Bank, Norwalk	5,500	1,835	.....	.....	1,141	95,166
Farmers & Mechanics Savings Bank, Middletown	6,825	2,398	534	.....	3,763	241,318
Farmington Savings Bank	3,800	1,604	222	.....	1,838	122,977
Groton Savings Bank, Mystic	4,400	939	.....	.....	949	103,438
Guilford Savings Bank	600	448	45	.....	1,006	59,809
Jewett City Savings Bank	700	308	80	.....	1,012	60,469
Liberty Bank for Savings, Middletown	6,276	5,118	.....	305	7,179	371,798
Litchfield Savings Bank	2,500	427	3	.....	626	78,725
Mechanics & Farmers Savings Bank, Bridgeport	8,850	5,512	439	!	12,030	528,572
Mechanics' Savings Bank, Hartford	16,100	2,906	426	.....	8,612	454,158

Milford Savings Bank	1,400	1,051	.....	.....	1,386	78,745
Moodus Savings Bank	475	183	28	.....	135	10,583
National Savings Bank, New Haven	9,400	1,098	50	.....	1,358	127,981
Naugatuck Savings Bank	7,900	512	653	.....	1,234	108,182
New Canaan Savings Bank	500	1,754	457	.....	2,601	109,313
New Haven Savings Bank	20,400	17,487	408	.....	16,786	851,508
New Milford Savings Bank	300	2,672	392	.....	2,508	179,116
Newtown Savings Bank	2,800	532	104	.....	900	90,002
Northwest Bank for Savings, Winsted	1,500	1,243	85	.....	1,666	65,392
Norwalk Savings Society	3,200	3,355	588	.....	4,065	217,072
Norwich Savings Society	22,500	3,570	832	.....	3,185	315,921
People's Savings Bank, Bridgeport	50,750	17,151	9,363	.....	49,979	2,321,720
People's Savings Bank of New Britain	1,070	1,019	48	.....	1,290	105,859
People's Bank, Vernon	1,625	514	312	.....	683	59,766
Putnam Savings Bank	3,350	699	25	.....	743	62,543
Ridgefield Savings Bank	4,009	598	.....	.....	528	62,570
Savings Bank of Ansonia	3,700	2,066	63	.....	3,497	217,071
Savings Bank of Danbury	1,850	546	.....	.....	833	105,912
Savings Bank of Manchester	3,150	1,492	.....	.....	3,040	307,395
Savings Bank of New London	5,450	3,140	1,300	.....	4,692	285,168
Savings Bank of Rockville	2,800	662	.....	.....	2,163	106,081
Society for Savings, Hartford	14,403	13,900	29,161	18	31,648	1,870,801
Southington Savings Bank	5,850	1,383	.....	.....	1,944	110,698
South Norwalk Savings Bank	22,600	3,136	126	.....	2,904	309,548
Stafford Savings Bank, Stafford Springs	1,600	405	.....	.....	667	50,518
Stamford Savings Bank	2,400	2,052	.....	.....	8,486	297,256
State Bank for Savings, Hartford	8,900	1,514	43	.....	6,705	343,262
Suffield Savings Bank	1,800	1,063	.....	.....	932	115,070
Thomaston Savings Bank	6,810	407	324	.....	599	104,734
Tolland Bank	1,100	839	130	.....	732	47,574
Torrington Savings Bank	5,900	279	188	.....	1,320	137,718
Union Savings Bank of Danbury	619	1,739	238	.....	2,881	163,608
Willimantic Savings Institute	6,700	1,855	26	.....	514	82,387
Winsted Savings Bank	1,550	1,574	253	.....	976	76,037
Woodbury Savings Bank	4,454	1,210	21	.....	1,691	108,505
Total	**$465,266**	**$163,690**	**$59,002**	**$3,728**	**$279,387**	**$16,370,366**
Percentage To Total	**2.84%**	**1.00%**	**.36%**	**.02%**	**1.71%**	**100.00%**

Table No. 14--STATEMENT OF LIABILITIES, DECEMBER 31, 1981
(Amounts in thousands of dollars)

NAME OF BANK	Savings deposits		Time deposits	Total savings and time deposits	Demand deposits			Total deposits
	Subject to transfer by order (interest bearing)	Other			Subject to transfer by order (non-interest bearing)	Other	Total demand deposits	
American Savings Bank, New Britain	$4,356	$124,294	$326,172	$454,822	$5,471	$663	$6,134	$460,956
The Banking Center, Waterbury	375	179,725	436,648	616,748	9,123	1,409	10,532	627,280
Berlin Savings Bank, Kensington	209	39,747	75,144	115,100	1,882	181	2,063	117,163
BancOne of Connecticut, Bridgeport	....	94,772	218,108	312,880	5,201	106	5,307	318,187
Branford Savings Bank	2,154	28,487	59,258	89,899	851	6	857	90,756
Bristol Savings Bank	12,146	85,874	182,135	280,155	536	37	573	280,728
Brooklyn Savings Bank, Danielson	1,361	16,050	29,291	46,702	.....	7	7	46,709
Burritt Mutual Savings Bank, New Britain	2,069	81,781	177,642	261,492	1,938	1,189	3,127	264,619
Central Bank for Savings, Meriden	572	59,291	114,859	174,722	2,255	469	2,724	177,446
Chelsea Savings Bank, Norwich	2,890	36,323	72,863	112,076	.....	37	37	112,113
Citizens Savings Bank, Stamford	6,909	44,967	91,233	143,109	23	.....	23	143,132
City Savings Bank of Meriden	146	21,742	41,245	63,133	.....	1,339	1,339	64,472
City Savings Bank of Middletown	358	32,786	63,789	96,933	2,359	99	2,458	99,391
Collinsville Savings Society	698	5,068	10,036	15,802	24	10	34	15,836
Connecticut Savings Bank, New Haven	13,392	218,780	524,789	756,961	8,619	8,112	16,731	773,692
Deep River Savings Bank	405	24,314	52,067	76,786	1,558	39	1,597	78,383
Derby Savings Bank	729	69,781	149,755	220,265	2,330	163	2,493	222,758
Dime Savings Bank of Norwich	704	17,858	27,345	45,907	922	38	960	46,867
Dime Savings Bank of Wallingford	1,127	47,321	105,058	153,506	2,648	364	3,012	156,518
Essex Savings Bank	1,642	19,599	45,226	66,467	5	705	710	67,177
Fairfield County Savings Bank, Norwalk	1,788	26,400	58,163	86,351	6	14	20	86,371
Farmers & Mechanics Savings Bank, Middletown	210	66,911	150,383	217,504	3,799	577	4,376	221,880
Farmington Savings Bank	1,344	35,067	69,433	105,844	3,583	17	3,600	109,444
Groton Savings Bank, Mystic	557	36,783	53,328	90,668	3,365	425	3,790	94,458
Guilford Savings Bank	2,589	17,995	34,327	54,911	.....	9	9	54,920
Jewett City Savings Bank	118	17,602	37,530	55,250	1,218	132	1,350	56,600
Liberty Bank for Savings, Middletown	5,549	89,276	226,660	321,485	1,911	765	2,676	324,161
Litchfield Savings Bank	1,803	26,628	44,512	72,943	11	35	46	72,989
Mechanics & Farmers Savings Bank, Bridgeport	6,856	147,435	326,078	480,369	2,136	355	2,491	482,860
Mechanics' Savings Bank, Hartford	2,338	118,359	277,532	398,229	6,104	1,347	7,451	405,680

Milford Savings Bank	856	24,513	45,672	71,041	149	97	246	71,287
Moodus Savings Bank	.....	4,718	5,128	9,846	.....	.....	.....	9,846
National Savings Bank, New Haven	291	41,550	75,018	116,859	821	308	1,129	117,988
Naugatuck Savings Bank	668	37,013	57,182	94,863	961	250	1,211	96,074
New Canaan Savings Bank	6,847	33,767	60,512	101,126	.....	126	126	101,252
New Haven Savings Bank	20,834	257,366	475,397	753,597	14	4,057	4,071	757,668
New Milford Savings Bank	1,788	57,362	100,170	159,320	1,815	827	2,642	161,962
Newtown Savings Bank	.....	31,823	47,568	79,391	1,258	4	1,262	80,653
Northwest Bank for Savings, Winsted	883	15,671	43,088	59,642	770	2	772	60,414
Norwalk Savings Society	5,681	55,050	134,555	195,286	.....	1,268	1,268	196,554
Norwich Savings Society	894	66,534	211,567	278,995	5,243	1,480	6,723	285,718
People's Savings Bank, Bridgeport	6,241	537,717	1,412,343	1,956,301	47,045	5,970	53,015	2,009,316
People's Savings Bank of New Britain	1,369	37,211	60,647	99,227	.....	445	445	99,672
People's Bank, Vernon	.....	18,767	36,605	55,372	.....	857	857	56,229
Putnam Savings Bank	.....	18,111	38,678	56,789	495	.....	495	57,284
Ridgefield Savings Bank	.....	24,306	31,868	56,174	.....	54	54	56,228
Savings Bank of Ansonia	180	65,361	129,493	195,034	1,721	1,613	3,334	198,368
Savings Bank of Danbury	.....	32,663	62,037	94,700	.....	12	12	94,712
Savings Bank of Manchester	896	87,270	182,257	270,423	3,360	1,146	4,506	274,929
Savings Bank of New London	1,283	77,965	173,179	252,427	4,264	1,209	5,473	257,900
Savings Bank of Rockville	1,854	30,596	63,536	95,986	392	.....	392	96,378
Society for Savings, Hartford	16,604	428,930	1,048,438	1,493,972	15,305	.....	15,305	1,509,277
Southington Savings Bank	636	33,459	66,184	100,279	1,531	104	1,635	101,914
South Norwalk Savings Bank	12,935	72,554	187,383	272,872	20	153	173	273,045
Stafford Savings Bank, Stafford Springs	1,698	15,933	28,030	45,661	.....	25	25	45,686
Stamford Savings Bank	4,374	80,372	193,439	278,185	151	47	198	278,383
State Bank for Savings, Hartford	4,464	87,771	216,232	308,467	3,225	198	3,423	311,890
Suffield Savings Bank	1,225	29,310	61,890	92,425	1,806	7,651	9,457	101,882
Thomaston Savings Bank	.....	35,311	56,646	91,957	1,315	21	1,336	93,293
Tolland Bank	528	12,698	28,830	42,056	2,601	8	2,609	44,665
Torrington Savings Bank	1,277	41,745	84,519	127,541	.....	34	34	127,575
Union Savings Bank of Danbury	392	50,703	98,448	149,543	1,890	16	1,906	151,449
Willimantic Savings Institute	795	23,021	47,866	71,682	996	3	999	72,681
Winsted Savings Bank	586	18,806	46,904	66,296	1,636	38	1,674	67,970
Woodbury Savings Bank	1,159	34,185	65,749	101,093	1,145	20	1,165	102,258
Total	**$172,632**	**$4,351,148**	**$9,757,667**	**$14,281,447**	**$167,807**	**$46,692**	**$214,499**	**$14,495,946**
Percentage To Total	**1.05%**	**26.58%**	**59.61%**	**87.24%**	**1.03%**	**.28%**	**1.31%**	**88.55%**

Table No. 14—STATEMENT OF LIABILITIES, DECEMBER 31, 1981—Continued

(Amounts in thousands of dollars)

NAME OF BANK	Federal funds purchased and securities sold u/a to repurchase	Mortgage indebtedness and liability for capital leases	Other liabilities for borrowed money	Other liabilities	Total liabilities
American Savings Bank, New Britain	$16,010	.....	$4,323	$6,731	$488,020
The Banking Center, Waterbury	25,977	.....	9,726	6,134	669,117
Berlin Savings Bank, Kensington	1,705	$39	5,423	554	124,884
BancOne of Connecticut, Bridgeport	1,249	.....	1,898	3,488	324,822
Branford Savings Bank	.....	.....	20	947	91,723
Bristol Savings Bank	.....	.....	822	900	282,450
Brooklyn Savings Bank, Danielson	.....	.....	.....	82	46,791
Burritt Mutual Savings Bank, New Britain	37,806	59	2,714	2,121	307,319
Central Bank for Savings, Meriden	.....	573	5,561	638	184,218
Chelsea Savings Bank, Norwich	.....	.....	.....	209	112,322
Citizens Savings Bank, Stamford	.....	.....	.....	1,338	144,470
City Savings Bank of Meriden	.....	.....	.....	581	65,053
City Savings Bank of Middletown	.....	.....	550	82	100,023
Collinsville Savings Society	.....	.....	.....	7	15,843
Connecticut Savings Bank, New Haven	332	.....	5,051	2,521	781,596
Deep River Savings Bank	17	.....	.....	484	78,884
Derby Savings Bank	254	.....	2,048	987	226,047
Dime Savings Bank of Norwich	.....	.....	.....	30	46,897
Dime Savings Bank of Wallingford	.....	77	750	1,566	158,911
Essex Savings Bank	.....	.....	.....	195	67,372
Fairfield County Savings Bank, Norwalk	.....	.....	.....	469	86,840
Farmers & Mechanics Savings Bank, Middletown	.....	.....	2,119	609	224,608
Farmington Savings Bank	.....	.....	.....	2,041	111,485
Groton Savings Bank, Mystic	.....	.....	111	57	94,626
Guilford Savings Bank	.....	.....	.....	152	55,072
Jewett City Savings Bank	123	.....	.....	149	56,872
Liberty Bank for Savings, Middletown	2,775	.....	11,300	4,136	342,372
Litchfield Savings Bank	.....	.....	.....	636	73,625
Mechanics & Farmers Savings Bank, Bridgeport	1,156	3,832	12,147	1,649	501,644
Mechanics' Savings Bank, Hartford	8,665	.....	8,256	2,658	425,259

Milford Savings Bank	.....	.....	2,502	785	74,574
Moodus Savings Bank	.....	.....	.....	24	9,870
National Savings Bank, New Haven	.....	.....	257	734	118,979
Naugatuck Savings Bank	.....	.....	.....	1,181	97,255
New Canaan Savings Bank	.....	1,159	.....	1,327	103,738
New Haven Savings Bank	268	2,653	15,587	4,369	780,545
New Milford Savings Bank	.....	.....	.....	159	162,121
Newtown Savings Bank	.....	.....	.....	1,100	81,753
Northwest Bank for Savings, Winsted	.....	.....	606	41	61,061
Norwalk Savings Society	.....	.....	470	650	197,674
Norwich Savings Society	1,656	.....	.....	2,505	289,879
People's Savings Bank, Bridgeport	17,924	1,326	91,131	20,924	2,140,621
People's Savings Bank of New Britain	.....	.....	.....	460	100,132
People's Bank, Vernon	.....	.....	.....	55	56,284
Putnam Savings Bank	.....	.....	.....	182	57,466
Ridgefield Savings Bank	.....	115	.....	523	56,866
Savings Bank of Ansonia	.....	205	46	618	199,237
Savings Bank of Danbury	.....	.....	.....	450	95,162
Savings Bank of Manchester	493	.....	5,706	1,188	282,316
Savings Bank of New London	262	.....	.....	1,149	259,311
Savings Bank of Rockville	.....	.....	.....	1,836	98,214
Society for Savings, Hartford	75,073	.....	168,129	12,743	1,765,222
Southington Savings Bank	.....	.....	1,638	921	104,473
South Norwalk Savings Bank	2,335	333	11,961	1,565	289,239
Stafford Savings Bank, Stafford Springs	.....	.....	.....	386	46,072
Stamford Savings Bank	412	.....	.....	2,054	280,849
State Bank for Savings, Hartford	3,830	.....	4,206	2,150	322,076
Suffield Savings Bank	148	.....	5,066	67	107,163
Thomaston Savings Bank	.....	.....	.....	287	93,580
Tolland Bank	278	.....	.....	148	45,091
Torrington Savings Bank	.....	.....	.....	249	127,824
Union Savings Bank of Danbury	.....	36	.....	256	151,741
Willimantic Savings Institute	107	.....	.....	702	73,490
Winsted Savings Bank	1,271	649	239	645	70,774
Woodbury Savings Bank	.....	14	.....	503	102,775
Total	**$200,126**	**$11,07[illegible]**	**$380,363**	**$105,087**	**$15,192,592**
Percentage To Total	**1.22%**	**.07%**	**2.32%**	**.65%**	**92.81%**

Table No. 14—STATEMENT OF LIABILITIES, DECEMBER 31, 1981—Concluded

(Amounts in thousands of dollars)

NAME OF BANK	Subordinated notes and debentures	Surplus accounts				Total liabilities and surplus accounts
		Surplus	Undivided profits	Other surplus reserves	Total surplus accounts	
American Savings Bank, New Britain	.....	$5,350	$27,398	$14,420	$47,168	$535,188
The Banking Center, Waterbury	.....	5,818	47,108	7,499	60,425	729,542
Berlin Savings Bank, Kensington	.....	2,814	3,727	1,427	7,968	132,852
BancOne of Connecticut, Bridgeport	.....	11,382	4,772	4,740	20,894	345,716
Branford Savings Bank	$169	900	4,041	792	5,733	97,62[illegible]
Bristol Savings Bank	.....	5,000	11,850	942	17,792	300,242
Brooklyn Savings Bank, Danielson	.....	500	4,568	509	5,577	52,368
Burritt Mutual Savings Bank, New Britain	.....	2,650	12,322	88	15,060	322,379
Central Bank for Savings, Meriden	.....	4,764	5,635	2,154	12,553	196,771
Chelsea Savings Bank, Norwich	.....	2,506	10,362	72[illegible]	13,587	125,909
Citizens Savings Bank, Stamford	.....	2,000	5,172	2,636	9,808	154,278
City Savings Bank of Meriden	.....	1,000	3,776	466	5,242	70,295
City Savings Bank of Middletown	.....	2,184	2,891	.....	5,075	105,098
Collinsville Savings Society	.....	700	1,211	90	2,001	17,844
Connecticut Savings Bank, New Haven	4,990	24,701	26,930	.....	51,631	838,217
Deep River Savings Bank	.....	1,550	1,903	769	4,222	83,106
Derby Savings Bank	.....	3,000	12,484	3,047	18,531	244,578
Dime Savings Bank of Norwich	.....	500	2,402	1,252	4,154	51,051
Dime Savings Bank of Wallingford	.....	500	5,535	6,224	12,259	171,170
Essex Savings Bank	.....	800	5,797	122	6,719	74,091
Fairfield County Savings Bank, Norwalk	.....	1,500	6,666	160	8,326	95,166
Farmers & Mechanics Savings Bank, Middletown	.....	2,171	14,539	.....	16,710	241,318
Farmington Savings Bank	.....	3,500	7,992	.....	11,492	122,977
Groton Savings Bank, Mystic	.....	690	8,122	.....	8,812	103,438
Guilford Savings Bank	.....	1,000	2,816	921	4,737	59,809
Jewett City Savings Bank	.....	533	2,107	957	3,597	60,469
Liberty Bank for Savings, Middletown	.....	2,000	23,683	3,743	29,426	371,798
Litchfield Savings Bank	.....	3,240	1,860	.....	5,100	78,725
Mechanics & Farmers Saving Bank, Bridgeport	10	6,450	19,275	1,193	26,918	528,572
Mechanics' Savings Bank, Hartford	.....	5,864	15,769	7,266	28,899	454,158

Milford Savings Bank	.....	725	1,307	2,139	4,171	78,74'
Moodus Savings Bank	.....	150	634	(71)	713	10,58.
National Savings Bank, New Haven	.....	1,600	7,402	.....	9,002	127,98'
Naugatuck Savings Bank	.....	1,825	7,751	1,351	10,927	108,182
New Canaan Savings Bank	.....	1,001	557	4,017	5,575	109,313
New Haven Savings Bank	10,000	12,000	48,963	.....	60,963	851,508
New Milford Savings Bank	.....	10,000	6,110	885	16,995	179,116
Newtown Savings Bank	.....	1,355	4,795	2,099	8,249	90,002
Northwest Bank for Savings, Winsted	76	1,684	3,016	(445)	4,255	65,392
Norwalk Savings Society	.....	4,000	15,398	.....	19,398	217,072
Norwich Savings Society	.....	3,800	18,936	3,306	26,042	315,921
People's Savings Bank, Bridgeport	.....	10,000	150,831	20,268	181,099	2,321,720
People's savings Bank of New Britain	.....	200	3,708	1,819	5,727	105,859
People's Bank, Vernon	.....	600	2,643	239	3,482	59,766
Putnam Savings Bank	.....	500	2,437	2,140	5,077	62,543
Ridgefield Savings Bank	.....	3,408	2,189	107	5,704	62,570
Savings Bank of Ansonia	.....	2,000	13,834	2,000	17,834	217,071
Savings Bank of Danbury	.....	6,000	4,750	.....	10,750	105,912
Savings Bank of Manchester	.....	1,875	13,244	9,960	25,079	307,395
Savings Bank of New London	.....	5,000	20,178	679	25,857	285,168
Savings Bank of Rockville	.....	89	6,175	1,603	7,867	106,081
Society for Savings, Hartford	21,440	44,731	39,408	.....	84,139	1,870,801
Southington Savings Bank	.....	2,000	2,400	1,825	6,225	110,698
South Norwalk Savings Bank	.....	3,000	17,309	.....	20,309	309,548
Stafford Savings Bank, Stafford Springs	.....	2,000	2,446	.....	4,446	50,518
Stamford Savings Bank	.....	8,230	3,927	4,250	16,407	297,256
State Bank for Savings, Hartford	.....	7,636	9,971	3,579	21,186	343,262
Suffield Savings Bank	.....	2,838	3,599	1,470	7,907	115,070
Thomaston Savings Bank	.....	1,500	6,193	3,461	11,154	104,734
Tolland Bank	.....	1,172	951	360	2,483	47,574
Torrington Savings Bank	.....	1,000	4,450	4,444	9,894	137,718
Union Savings Bank of Danbury	.....	1,000	9,656	1,211	11,867	163,608
Willimantic Savings Institute	.....	1,000	4,762	3,135	8,897	82,387
Winsted Savings Bank	.....	1,200	3,458	605	5,263	76,037
Woodbury Savings Bank	.....	15	2,385	3,330	5,730	108,505
Total	**$36,685**	**$250,695**	**$748,486**	**$141,908**	**$1,141,089**	**$16,370,366**
Percentage to Total	**.22%**	**1.53%**	**4.57%**	**.87%**	**6.97%**	**100.00%**

Table No. 15—DETAILS OF SECURITIES, CONSOLIDATED FIGURES, DECEMBER 31, 1981

(Amounts in thousands of dollars)	Amount	Percent to total securities
United States Government and agency securities:		
Maturing within 1 year	$308,784	11.89%
Maturing after 1 year but within 5 years	268,578	11.12
Maturing after 5 years but within 10 years	51,275	1.98
Maturing after 10 years	396,040	15.26
Total United States Government and agency securities	**1,044,677**	**40.25**
Corporate Bonds		
Public Utilities (electric or gas companies)	290,257	11.18
Railroads	41,712	1.61
Banks and Bank Holding Companies	157,085	6.05
Connecticut Water Companies	1,737	.07
Telephone Corporations	51,858	2.00
Other Corporate Bonds	174,008	6.70
Total Corporate Bonds	**716,657**	**27.61**
State, County and Municipal Obligations		
Of State of Connecticut	6,339	.24
Of other States	20,295	.78
Towns, cities, boroughs or legally established districts in Connecticut, including regional school districts	5,381	.21
Political Subdivisions of other states	27,925	1.08
Housing Authorities	24,033	.93
Revenue Bonds	13,384	.51
Other State, County, and Municipal Obligations	5,801	.22
Total State, County and Municipal Obligations	**103,158**	**3.97**
Other Bonds, Notes and Debentures		
Dominion of Canada and its Provinces	86,593	3.34
Development Banks	10,078	.39
State of Israel	2,450	.09
Other Bonds, Notes and Debentures, not elsewhere classified	45,834	1.76
Total Other Bonds, Notes and Debentures	**144,955**	**5.58**
Corporate Stock		
Banks and Bank Holding Companies	105,694	4.07
Insurance Companies	3,243	.13
Investment Companies	58,133	2.24
Public Utilities	268,514	10.34
Other Corporate Stock	150,914	5.81
Total Corporate Stock	**586,498**	**22.59**
Total Securities	**$2,595,945**	**100.00%**

Table No. 16—DETAIL OF LOANS, CONSOLIDATED FIGURES, DECEMBER 31, 1981

(Amounts in thousands of dollars)	65 Banks	Percent to total loans
REAL ESTATE LOANS		
Real estate loans (include only loans secured primarily by real estate):		
Construction and land development	$204,906	1.68%
Secured by farmland (including farm residential and other improvements)	5,069	.04
Secured by 1-4 family residential properties:		
Insured by FHA or guaranteed by VA	483,042	3.97
Conventional	8,396,278	69.01
Secured by multi-family (5 or more) residential properties:		
Insured by FHA	15,044	.12
Conventional	564,444	4.64
Secured by nonfarm nonresidential properties	1,233,266	10.14
Real estate loans, Gross	10,902,049	89.60
Less: unearned income on real estate loans	18,706	.15
Real estate loans, Total	**10,883,343**	**89.45**
OTHER LOANS		
Loans fo financial institutions:		
To real estate investment trusts and mortgage companies	....	....
To domestic commercial and foreign banks	77,634	.64
To other financial institutions (Savings Banks, Savings and Loans Assoc., Credit Unions)	....	....
Loans for purchasing or carrying securities (secured and unsecured):		
To brokers and dealers in securities	....	....
Other loans for purchasing or carrying securities	929	.01
Loans to finance agricultural production (except those secured primarily by real estate)	....	....
Commercial and industrial loans (except those securied primarily by real estate)	321,835	2.64
Loans to individuals for household, family, and other personal expenditures		
Instalment loans to repair and modernize residential property	148,489	1.22
Other instalment loans for household, family, and other personal expenditures	450,042	3.70
Single-payment loans for household, family, and other personal expenditures	313,396	2.58
All other loans	33,986	.28
Other loans, Gross	1,346,311	11.07
Less: Unearned income on other loans	62,632	.52
Other loans, Total	**1,283,679**	**10.55**
Total loans	**$12,167,022**	**100.00%**

Table No. 17—COMPARATIVE STATEMENT OF INCOME AND DIVIDENDS AS OF DECEMBER 31, FOR YEARS 1979, 1980, 1981

	Amounts in thousands of dollars			Amounts per $100 of average assets*		
	1979	1980	1981	1979	1980	1981
Operating Income:						
Interest and fees on loans	$998,535	$1,144,332	$1,241,546	$7.01	$7.57	$7.73
Interest and dividends on investments	197,076	217,134	337,114	1.38	1.44	2.10
Income from service operations	10,641	15,873	25,266	.08	.10	.16
Other operating income	32,418	48,795	65,351	.23	.32	.41
Total operating income	**1,238,670**	**1,426,134**	**1,669,277**	**8.70**	**9.43**	**10.40**
Operating expense:						
Salaries, Pension & other Employee Benefits	98,005	113,923	128,388	.69	.75	.80
Interest on borrowed money	27,702	43,888	63,882	.19	.29	.40
Net occupancy expense of bank premises	19,327	21,218	24,866	.14	.14	.15
Furniture and equipment	12,703	15,412	17,521	.09	.10	.11
Actual net loan losses	11,930	8,474	2,939	.09	.06	.02
Other operating expense	63,222	79,243	81,561	.44	.53	.51
Total operating expense	**232,889**	**282,158**	**319,157**	**1.64**	**1.87**	**1.99**
Net operating income	**1,005,781**	**1,143,976**	**1,350,120**	**7.06**	**7.56**	**8.41**
Interest on deposits (paid or accrued)	866,044	1,085,221	1,410,634	6.08	7.17	8.78
Net realized gains (losses)	30,447	10,706	11,744	.21	.07	.07
Net income before taxes	**170,184**	**69,461**	**(48,770)**	**1.19**	**.46**	**(.30)**
Franchise and income taxes	34,346	7,097	(31,282)	.24	.05	(.19)
Net Income	**135,838**	**62,364**	**(17,488)**	**$.95**	**$.41**	**$(.11)**
Total surplus accounts beginning of period	**1,004,381**	**1,084,544**	**1,156,815**	...	...	...
Net income (brought forward)	135,838	62,364	(17,488)	...	...	...
Other increases (decreases) Net	(55,675)	9,907	1,762	...	...	...
Total surplus accounts end of period	**$1,084,544**	**$1,156,815**	**$1,141,089**	...	...	...

*Average assets based on quarterly assets as reported by banks.

Table No. 18—CONSOLIDATED STATEMENT OF INCOME AND DIVIDENDS WITH OPERATING RATIOS FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1981

(Amounts in thousands of dollars)	Amount	Percent
Operating Income		
Interest and fees on:		
Real estate loans, Net	$1,052,794	63.07%
Other loans	188,752	11.31
Income on Federal funds sold and securities purchased u/a to resell	90,088	5.40
Interest on U.S. Treasury, Agency, and Corporation securities	104,160	6.24
Interest on corporate bonds	69,811	4.18
Interest on obligation of States and political subdivisions of the U.S.	69.19	.41
Interest on other bonds, notes and debentures	13,643	.82
Dividends on stock	52,493	3.14
Other service charges, commission, and fees	25,266	1.51
Other operating income	65,351	3.92
Total Operating Income	**1,669,277**	**100.00%**
Operating Expenses		
Interest and dividends on:		
Savings deposits (including deposits subject to transfer by order)	253,999	15.22
Time deposits	1,156,635	69.29
Expense of Federal funds purchased and securities sold u/a to repurchase	19,620	1.17
Interest on other borrowed money	41,190	2.47
Interest on subordinated notes and debentures	3,072	.18
Salaries and employee benefits	128,388	7.69
Occupancy expense of bank premises, Net	24,866	1.49
Furniture and equipment expense	17,521	1.05
Provision for possible loan losses	2,939	.18
Other operating expenses	81,561	4.89
Total Operating Expenses	**1,729,791**	**103.63**
Income Before Income Taxes and Net Realized Gains or Losses	**(60,514)**	**(3.63)**
Applicable income and franchise taxes	(31,282)	(1.88)
Income Before Net Realized Gains or Losses	**(29,232)**	**(1.75)**
Net realized gains (losses) after applicable taxes	11,744	.70
Net Income	**(17,488)**	**(1.05)%**
Changes in Surplus Accounts:		
Net income (loss)	(17,488)	.....
Other increases (decreases), Net	1,762	.....
Net change in surplus accounts	**(15,726)**	.....
Total Surplus Accounts December 31, 1980	**1,156,815**	.....
Total Surplus Accounts December 31, 1981	**$1,141,089**	.....

Table No. 19—INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1981
(Amounts in thousands of dollars)

NAME OF BANK	Interest and fees on:		Income on Federal funds sold and securities purchased u/a to resell	Interest on U.S. Treasury, Agency, and Corporation securities	Interest on corporate bonds	Interest on obligation of States and political subdivisions of the U.S.
	Real Estate loans, Net	Other loans				
American Savings Bank, New Britain	$34,200	$3,350	$15,525	$61	$51	.....
The Banking Center, Waterbury	42,757	11,325	2,471	7,581	1	$175
Berlin Savings Bank, Kensington	9,327	1,246	183	555	656	.....
BancOne of Connecticut, Bridgeport	22,458	2,697	2,206	1,962	2,243	.....
Branford Savings Bank	6,973	1,038	413	569	62	72
Bristol Savings Bank	18,239	4,593	3,079	2,986	811	.....
Brooklyn Savings Bank, Danielson	2,932	199	188	956	461	28
Burritt Mutual Savings Bank, New Britain	22,263	4,237	560	1,635	967	.....
Central Bank for Savings, Meriden	13,673	1,601	271	1,094	934	.....
Chelsea Savings Bank, Norwich	7,026	782	768	1,251	914	79
Citizens Savings Bank, Stamford	11,009	629	250	1,487	740	.....
City Savings Bank of Meriden	4,551	434	236	387	93	5
City Savings Bank of Middletown	7,364	1,578	230	277	72	.....
Collinsville Savings Society	721	97	161	409	110	.....
Connecticut Savings Bank, New Haven	56,208	13,122	1,615	3,878	1,458	.....
Deep River Savings Bank	5,145	1,154	467	388	535	.....
Derby Savings Bank	16,392	1,962	1,082	1,029	1,149	.....
Dime Savings Bank of Norwich	2,719	321	201	813	578	28
Dime Savings Bank of Wallingford	11,962	2,337	537	1,262	130	.....
Essex Savings Bank	5,557	517	519	716	64	.....
Fairfield County Savings Bank, Norwalk	6,605	359	992	526	896	.....
Farmers & Mechanics Savings Bank, Middletown	17,778	4,536	714	562	65	.....
Farmington Savings Bank	6,644	1,097	725	563	1,174	.....
Groton Savings Bank, Mystic	6,916	1,042	786	830	526	4
Guilford Savings Bank	3,756	787	111	414	561	13
Jewett City Savings Bank	3,472	1,007	210	542	125	.....
Liberty Bank for Savings, Middletown	22,172	8,962	1,719	2,065	2	.....
Litchfield Savings Bank	5,663	449	502	215	110	.....
Mechanics & Farmers Savings Bank, Bridgeport	39,074	9,242	752	2,683	512	.....
Mechanics' Savings Bank, Hartford	27,139	4,363	2,583	5,288	1,911	.....

Milford Savings Bank	5,050	1,025	392	810	553	.....
Moodus Savings Bank	654	77	56	18	99	.....
National Savings Bank, New Haven	7,754	542	430	783	690	66
Naugatuck Savings Bank	7,078	1,080	1,065	490	634	-
New Canaan Savings Bank	7,809	1,413	714	651	91	.....
New Haven Savings Bank	54,810	9,087	5,972	2,393	2,664	915
New Milford Savings Bank	10,622	373	90	17	3,204	15
Newtown Savings Bank	6,569	623	501	63	508	.....
Northwest Bank for Savings, Winsted	4,375	920	304	101	148	.....
Norwalk Savings Society	13,873	2,174	578	1,494	1,049	105
Norwich Savings Society	21,980	3,761	2,276	2,192	809	137
People's Savings Bank, Bridgeport	160,912	23,453	6,515	7,629	2,322	4,038
People's Savings Bank of New Britain	7,101	699	228	796	344	.....
People's Bank, Vernon	4,154	313	247	346	492	.....
Putnam Savings Bank	3,270	538	715	356	29	.....
Ridgefield Savings Bank	4,255	364	1,020	182	22	28
Savings Bank of Ansonia	14,253	2,735	944	1,388	195	14
Savings Bank of Danbury	4,102	318	171	3,255	496	194
Savings Bank of Manchester	22,295	3,358	431	2,403	1,181	.....
Savings Bank of New London	18,205	4,805	549	2,036	606	440
Savings Bank of Rockville	5,224	1,000	132	1,382	1,513	.....
Society for Savings, Hartford	96,509	28,539	13,932	19,075	25,468	98
Southington Savings Bank	7,500	1,989	819	155	233	.....
South Norwalk Savings Bank	21,256	2,835	3,673	1,044	509	333
Stafford Savings Bank, Stafford Springs	2,799	338	148	858	180	21
Stamford Savings Bank	21,025	624	536	1,903	3,181	.....
State Bank for Savings, Hartford	20,470	2,973	2,618	4,226	1,074	.....
Suffield Savings Bank	8,016	1,807	416	104	1,402	.....
Thomaston Savings Bank	7,188	598	1,379	285	317	62
Tolland Bank	3,181	829	124	314	76	.....
Torrington Savings Bank	10,566	498	923	913	193	.....
Union Savings Bank of Danbury	11,724	966	427	721	1,101	46
Willimantic Savings Institute	5,436	1,111	759	496	117	.....
Winsted Savings Bank	4,651	818	392	1,113	9	.....
Woodbury Savings Bank	7,433	1,106	556	1,184	391	3
Total	**$1,052,794**	**$188,752**	**$90,088**	**$104,160**	**$69,811**	**$6,919**

Table No. 19—INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1981—Continued
(Amounts in thousands of dollars)

NAME OF BANK	Interest on other bonds, notes, and debentures	Dividends on stock	Other service charges, commission, and fees	Other operating income	Total operating income
American Savings Bank, New Britain	$70	$970	$470	$2,702	$57,399
The Banking Center, Waterbury	1,250	999	573	5,780	72,912
Berlin Savings Bank, Kensington	158	284	65	164	12,638
BancOne of Connecticut, Bridgeport	515	354	195	5,029	37,659
Branford Savings Bank	457	312	122	207	10,225
Bristol Savings Bank	88	870	332	.....	30,998
Brooklyn Savings Bank, Danielson	74	192	16	224	5,270
Burritt Mutual Savings Bank, New Britain	88	340	291	1,529	31,910
Central Bank for Savings, Meriden	235	1,125	277	574	19,784
Chelsea Savings Bank, Norwich	122	1,245	79	32	12,298
Citizens Savings Bank, Stamford	5	488	132	206	14,946
City Savings Bank of Meriden	9	387	20	551	6,673
City Savings Bank of Middletown	28	278	51	420	10,298
Collinsville Savings Society	49	61	13	33	1,654
Connecticut Savings Bank, New Haven	133	2,433	1,005	6,177	86,029
Deep River Savings Bank	88	108	263	529	8,677
Derby Savings Bank	.....	739	381	1,786	24,520
Dime Savings Bank of Norwich	64	143	57	66	4,990
Dime Savings Bank of Wallingford	753	219	575	26	17,801
Essex Savings Bank	11	132	78	476	8,070
Fairfield County Savings Bank, Norwalk	47	377	24	84	9,910
Farmers & Mechanics Savings Bank, Middletown	11	243	270	639	24,818
Farmington Savings Bank	58	191	82	2,075	12,609
Groton Savings Bank, Mystic	.....	239	260	172	10,775
Guilford Savings Bank	44	289	20	123	6,118
Jewett City Savings Bank	25	195	22	723	6,321
Liberty Bank for Savings, Middletown	498	1,126	493	2,099	39,136
Litchfield Savings Bank	41	627	50	186	7,843
Mechanics & Farmers Savings Bank, Bridgeport	43	313	779	1,170	54,568
Mechanics Savings Bank, Hartford	325	1,796	416	684	44,505

Milford Savings Bank	.....	37	90	163	8,120
Moodus Savings Bank	20	20	4	31	979
National Savings Bank, New Haven	207	455	82	70	11,079
Naugatuck Savings Bank	133	439	75	.....	10,994
New Canaan Savings Bank	196	200	288	58	17,420
New Haven Savings Bank	375	4,603	826	4,641	86,286
New Milford Savings Bank	1,222	2,965	123	.....	18,631
Newtown Savings Bank	102	423	72	130	8,991
Northwest Bank for Savings, Winsted	45	397	287	165	6,742
Norwalk Savings Society	33	917	123	462	20,808
Norwich Savings Society	38	905	296	430	32,824
People's Savings Bank, Bridgeport	710	13,404	2,478	9,663	231,124
People's Savings Bank of New Britain	10	299	83	1,140	10,700
People's Bank, Vernon	38	243	123	127	6,083
Putnam Savings Bank	672	101	64	895	6,640
Ridgefield Savings Bank	28	131	17	380	6,427
Savings Bank of Ansonia	4	543	141	1,682	21,899
Savings Bank of Danbury	5	498	20	124	9,183
Savings Bank of Manchester	4	647	386	1,062	31,767
Savings Bank of New London	.....	1,047	930	368	28,986
Savings Bank of Rockville	117	533	81	160	10,137
Society for Savings, Hartford	3,014	2,790	9,521	4,663	203,609
Southington Savings Bank	17	304	103	257	11,377
South Norwalk Savings Bank	52	827	332	311	31,172
Stafford Savings Bank, Stafford Springs	68	286	128	.....	4,826
Stamford Savings Bank	584	384	63	52	28,352
State Bank for Savings, Hartford	217	234	380	2,109	34,301
Suffield Savings Bank	.....	401	183	16	12,345
Thomaston Savings Bank	289	280	73	217	10,688
Tolland Bank	31	164	100	14	4,833
Torrington Savings Bank	4	82	47	71	13,297
Union Savings Bank of Danbury	.....	225	98	970	16,278
Willimantic Savings Institute	47	257	54	243	8,520
Winsted Savings Bank	17	230	65	211	7,506
Woodbury Savings Bank	60	147	119	.....	10,999
Total	**$13,643**	**$52,493**	**$25,266**	**$65,351**	**$1,669,277**

Table No. 19—INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1981—Continued
(Amounts in thousands of dollars)

NAME OF BANK	Interest and dividends on		Expense of Federal funds purchased and securities sold u/a to repurchase	Interest on other borrowed money	Interest on subordinated notes and debentures	Salaries and employee benefits
	Savings deposits	Time deposits				
American Savings Bank, New Britain	$7,556	$38,998	$597	.....	.....	$3,294
The Banking Center, Waterbury	9,741	48,705	3,302	$588	.....	5,661
Berlin Savings Bank, Kensington	2,308	8,646	39	582	.....	1,181
BancOne of Connecticut, Bridgeport	5,247	26,607	100	.....	.....	2,743
Branford Savings Bank	1,610	7,292	.....	.....	$46	924
Bristol Savings Bank	5,393	21,645	317	2	.....	2,450
Brooklyn Savings Bank, Danielson	994	3,471	.....	.....	.....	412
Burritt Mutual Savings Bank, New Britain	5,077	22,682	724	698	.....	2,262
Central Bank for Savings, Meriden	3,313	12,778	.....	454	.....	1,384
Chelsea Savings Bank, Norwich	2,180	7,808	.....	.....	.....	679
Citizens Savings Bank, Stamford	2,925	10,617	.....	57	.....	1,435
City Savings Bank of Meriden	1,223	4,657	.....	.....	.....	538
City Savings Bank of Middletown	1,885	7,194	.....	215	.....	1,017
Collinsville Savings Society	314	1,090	.....	.....	.....	161
Connecticut Savings Bank, New Haven	13,356	62,272	39	932	462	6,344
Deep River Savings Bank	1,412	6,128	5	101	.....	712
Derby Savings Bank	3,885	17,607	15	325	.....	1,863
Dime Savings Bank of Norwich	1,051	3,281	.....	.....	.....	507
Dime Savings Bank of Wallingford	2,657	11,882	.....	156	.....	1,238
Essex Savings Bank	1,218	5,329	.....	3	.....	563
Fairfield County Savings Bank, Norwalk	1,572	7,266	.....	.....	.....	817
Farmers & Mechanics Savings Bank, Middletown	3,754	17,010	.....	193	.....	2,326
Farmington Savings Bank	2,122	8,535	.....	.....	.....	1,147
Groton Savings Bank, Mystic	2,122	6,643	15	.....	.....	926
Guilford Savings Bank	1,167	4,022	.....	.....	.....	501
Jewett City Savings Bank	1,006	4,296	35	.....	.....	576
Liberty Bank for Savings, Middletown	5,162	26,506	160	1,144	.....	3,413
Litchfield Savings Bank	1,609	5,354	.....	.....	.....	734
Mechanics & Farmers Savings Bank, Bridgeport	8,413	40,490	216	1,694	.....	4,317
Mechanics' Savings Bank, Hartford	6,913	32,374	215	1,025	.....	3,112

Milford Savings Bank	1,453	5,371	.....	221	.....	668
Moodus Savings Bank	275	524	.....	.....	.....	179
National Savings Bank, New Haven	2,386	8,401	.....	.....	.....	1,018
Naugatuck Savings Bank	2,189	6,878	.....	.....	.....	842
New Canaan Savings Bank	2,509	8,155	.....	.....	.....	1,061
New Haven Savings Bank	15,594	60,020	20	1,773	807	4,862
New Milford Savings Bank	3,274	12,086	.....	7	.....	1,357
Newtown Savings Bank	1,800	5,820	.....	.....	.....	829
Northwest Bank for Savings, Winsted	939	4,992	.....	34	9	688
Norwalk Savings Society	3,389	15,682	.....	43	.....	1,696
Norwich Savings Society	3,769	23,120	183	.....	.....	2,376
People's Savings Bank, Bridgeport	29,450	168,513	1,070	9,592	.....	19,928
People's Savings Bank of New Britain	2,151	7,125	.....	.....	.....	656
People's Bank, Vernon	1,058	4,406	.....	.....	.....	591
Putnam Savings Bank	1,027	4,349	.....	.....	.....	410
Ridgefield Savings Bank	1,490	3,862	.....	.....	.....	675
Savings Bank of Ansonia	3,626	13,862	.....	56	.....	1,621
Savings Bank of Danbury	1,862	7,299	.....	.....	.....	472
Savings Bank of Manchester	4,951	21,561	.....	577	.....	1,951
Savings Bank of New London	4,424	19,107	57	.....	.....	2,952
Savings Bank of Rockville	1,808	7,439	.....	17	.....	718
Society for Savings, Hartford	25,359	126,329	11,929	18,096	1,748	14,844
Southington Savings Bank	1,938	7,815	.....	176	.....	842
South Norwalk Savings Bank	4,562	22,450	157	1,371	.....	2,382
Stafford Savings Bank, Stafford Springs	987	3,270	.....	.....	.....	424
Stamford Savings Bank	4,913	22,784	.....	53	.....	1,951
State Bank for Savings, Hartford	5,306	25,255	395	394	.....	2,808
Suffield Savings Bank	1,778	7,692	3	542	.....	1,147
Thomaston Savings Bank	1,992	6,860	.....	.....	.....	770
Tolland Bank	751	3,289	2	.....	.....	568
Torrington Savings Bank	2,468	9,949	.....	.....	.....	687
Union Savings Bank of Danbury	2,874	11,786	.....	.....	.....	1,003
Willimantic Savings Institute	1,353	5,813	.....	.....	.....	705
Winsted Savings Bank	1,091	5,351	25	69	.....	650
Woodbury Savings Bank	2,018	8,235	.....	.....	.....	820
Total	**$253,999**	**$1,156,635**	**$19,620**	**$41,190**	**$3,072**	**$128,388**

Table No. 19—INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1981—Continued
(Amounts in thousands of dollars)

NAME OF BANK	Occupancy expense of bank premises, Net	Furniture and equipment expense	Provision for possible loan losses	Other operating expenses	Total operating expenses
American Savings Bank, New Britain	$562	$221	.....	$1,706	$52,934
The Banking Center, Waterbury	1,238	571	$(12)	3,172	72,966
Berlin Savings Bank, Kensington	187	105	5	621	13,674
BancOne of Connecticut, Bridgeport	654	664	575	5,123	41,713
Branford Savings Bank	157	37	.....	795	10,861
Bristol Savings Bank	479	342	57	1,414	32,099
Brooklyn Savings Bank, Danielson	64	50	.....	245	5,236
Burritt Mutual Savings Bank, New Britain	543	485	(104)	1,204	33,571
Central Bank for Savings, Meriden	378	230	894	1,200	20,631
Chelsea Savings Bank, Norwich	204	90	(3)	1,079	12,037
Citizens Savings Bank, Stamford	364	225	33	972	16,628
City Savings Bank of Meriden	106	82	.....	447	7,053
City Savings Bank of Middletown	148	135	36	745	11,375
Collinsville Savings Society	16	9	.....	82	1,672
Connecticut Savings Bank, New Haven	1,442	940	120	3,973	89,880
Deep River Savings Bank	156	124	.....	450	9,088
Derby Savings Bank	318	370	92	1,551	26,026
Dime Savings Bank of Norwich	71	48	9	266	5,233
Dime Savings Bank of Wallingford	200	196	48	886	17,263
Essex Savings Bank	68	78	3	403	7,665
Fairfield County Savings Bank, Norwalk	131	124	.....	409	10,319
Farmers & Mechanics Savings Bank, Middletown	289	252	193	1,609	25,626
Farmington Savings Bank	172	119	3	614	12,712
Groton Savings Bank, Mystic	167	99	32	521	10,525
Guilford Savings Bank	46	46	.....	309	6,091
Jewett City Savings Bank	90	58	12	365	6,438
Liberty Bank for Savings, Middletown	742	345	275	1,984	39,731
Litchfield Savings Bank	108	65	24	377	8,271
Mechanics & Farmers Savings Bank, Bridgeport	821	507	347	2,876	59,681
Mechanics Savings Bank, Hartford	796	771	109	1,547	46,862

Milford Savings Bank	131	98	.....	486	8,428
Moodus Savings Bank	17	12	(3)	67	1,071
National Savings Bank, New Haven	220	80	45	682	12,832
Naugatuck Savings Bank	140	121	54	498	10,722
New Canaan Savings Bank	234	126	.....	814	12,899
New Haven Savings Bank	1,706	532	479	3,101	88,894
New Milford Savings Bank	261	141	4	805	17,935
Newtown Savings Bank	81	141	17	270	8,958
Northwest Bank for Savings, Winsted	134	114	19	399	7,328
Norwalk Savings Society	326	294	27	1,104	22,561
Norwich Savings Society	448	275	265	1,598	32,034
People's Savings Bank, Bridgeport	3,209	2,670	104	10,642	245,178
People's Savings Bank of New Britain	175	114	30	421	10,672
People's Bank, Vernon	112	71	.....	355	6,593
Putnam Savings Bank	86	78	.....	181	6,131
Ridgefield Savings Bank	129	47	.....	350	6,553
Savings Bank of Ansonia	317	207	.....	1,371	21,060
Savings Bank of Danbury	86	35	.....	219	9,973
Savings Bank of Manchester	336	283	120	1,286	31,065
Savings Bank of New London	396	481	109	1,734	29,260
Savings Bank of Rockville	89	71	.....	532	10,674
Society for Savings, Hartford	2,832	2,463	(1,150)	8,812	211,262
Southington Savings Bank	158	92	.....	630	11,651
South Norwalk Savings Bank	402	247	2	1,281	32,854
Stafford Savings Bank, Stafford Springs	66	28	.....	241	5,016
Stamford Savings Bank	289	230	12	1,171	31,403
State Bank for Savings, Hartford	593	333	(50)	1,686	36,720
Suffield Savings Bank	190	104	19	649	12,124
Thomaston Savings Bank	128	27	.....	584	10,361
Tolland Bank	99	66	11	321	5,107
Torrington Savings Bank	142	107	.....	315	13,668
Union Savings Bank of Danbury	195	129	4	675	16,666
Willimantic Savings Institute	160	90	72	443	8,636
Winsted Savings Bank	105	87	1	402	7,781
Woodbury Savings Bank	157	139	.....	491	11,860
Total	**$24,866**	**$17,521**	**$2,939**	**$81,561**	**$1,729,791**

Table No. 19—INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1981—Continued
(Amounts in thousands of dollars)

NAME OF BANK	Income before income taxes and net realized gains or losses	Applicable income and franchise taxes	Income before net realized gains or losses	Net realized gain (losses) after applicable taxes	Net income
American Savings Bank, New Britain	$4,465	$1,297	$3,168	$194	$3,362
The Banking Center, Waterbury	(54)	.....	(54)	1,299	1,245
Berlin Savings Bank, Kensington	(1,036)	(465)	(571)	(176)	(747)
BancOne of Connecticut, Bridgeport	(4,054)	(1,920)	(2,134)	(576)	(2,710)
Branford Savings Bank	(636)	.....	(636)	(109)	(745)
Bristol Savings Bank	(1,101)	(658)	(443)	453	10
Brooklyn Savings Bank, Danielson	34	.....	34	(88)	(54)
Burritt Mutual Savings Bank, New Britain	(1,661)	(652)	(1,009)	(509)	(1,518)
Central Bank for Savings, Meriden	(847)	(804)	(43)	(1,514)	(1,557)
Chelsea Savings Bank, Norwich	261	26	235	629	864
Citizens Savings Bank, Stamford	(1,682)	(864)	(818)	(644)	(1,462)
City Savings Bank of Meriden	(380)	(209)	(171)	161	(10)
City Savings Bank of Middletown	(1,077)	(386)	(691)	206	(485)
Collinsville Savings Society	(18)	.....	(18)	64	46
Connecticut Savings Bank, New Haven	(3,851)	(585)	(3,266)	4,547	1,281
Deep River Savings Bank	(411)	(472)	61	(1,061)	(1,000)
Derby Savings Bank	(1,506)	(794)	(712)	291	(421)
Dime Savings Bank of Norwich	(243)	.....	(243)	82	(161)
Dime Savings Bank of Wallingford	538	163	375	100	475
Essex Savings Bank	405	107	298	9	307
Fairfield County Savings Bank, Norwalk	(409)	(176)	(233)	(78)	(311)
Farmers & Mechanics Savings Bank, Middletown	(808)	(289)	(519)	332	(187)
Farmington Savings Bank	(103)	.....	(103)	1,276	1,173
Groton Savings Bank, Mystic	250	34	216	(10)	206
Guilford Savings Bank	27	1	26	(2)	24
Jewett City Savings Bank	(117)	(72)	(45)	42	(3)
Liberty Bank for Savings, Middletown	(595)	.....	(595)	1,997	1,402
Litchfield Savings Bank	(428)	.....	(428)	51	(377)
Mechanics & Farmers Savings Bank, Bridgeport	(5,113)	(1,852)	(3,261)	1,245	(2,016)
Mechanics' Savings Bank, Hartford	(2,357)	(770)	(1,587)	461	(1,126)

Milford Savings Bank	(308)	(116)	(192)	(135)	(327)
Moodus Savings Bank	(92)	24	(116)	(10)	(126)
National Savings Bank, New Haven	(1,753)	12	(1,765)	285	(1,480)
Naugatuck Savings Bank	272	44	228	(43)	185
New Canaan Savings Bank	(1,479)	(416)	(1,063)	52	(1,011)
New Haven Savings Bank	(2,608)	(3,452)	844	535	1,379
New Milford Savings Bank	696	2	694	(792)	(98)
Newtown Savings Bank	33	(9)	42	110	152
Northwest Bank for Savings, Winsted	(586)	(205)	(381)	344	(37)
Norwalk Savings Society	(1,753)	(764)	(989)	167	(822)
Norwich Savings Society	790	(64)	854	148	1,002
People's Savings Bank, Bridgeport	(14,054)	(11,231)	(2,823)	4,389	1,566
People's Savings Bank of New Britain	28	(61)	89	83	172
People's Bank, Vernon	(510)	3	(513)	(9)	(522)
Putnam Savings Bank	509	156	353	58	411
Ridgefield Savings Bank	(126)	97	(223)	(103)	(326)
Savings Bank of Ansonia	839	(1,173)	2,012	(2,944)	(932)
Savings Bank of Danbury	(790)	5	(795)	596	(199)
Savings Bank of Manchester	702	97	605	613	1,218
Savings Bank of New London	(274)	(515)	241	384	625
Savings Bank of Rockville	(537)	.....	(537)	(264)	(801)
Society for Savings, Hartford	(7,653)	(2,245)	(5,408)	513	(4,895)
Southington Savings Bank	(274)	(134)	(140)	93	(47)
South Norwalk Savings Bank	(1,682)	.....	(1,682)	(527)	(2,209)
Stafford Savings Bank, Stafford Springs	(190)	.....	(190)	113	(77)
Stamford Savings Bank	(3,051)	(924)	(2,127)	(3,030)	(5,157)
State Bank for Savings, Hartford	(2,419)	(793)	(1,626)	598	(1,028)
Suffield Savings Bank	221	50	171	611	782
Thomaston Savings Bank	327	195	132	74	206
Tolland Bank	(274)	(91)	(183)	37	(146)
Torrington Savings Bank	(371)	18	(389)	259	(130)
Union Savings Bank of Danbury	(388)	(279)	(109)	61	(48)
Willimantic Savings Institute	(116)	(207)	91	233	324
Winsted Savings Bank	(275)	.....	(275)	375	100
Woodbury Savings Bank	(861)	34	(895)	198	(697)
Total	**$(60,514)**	**$(31,282)**	**$(29,232)**	**11,744**	**$(17,488)**

Table No. 19—INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1981—Concluded

(Amounts in thousands of dollars)

NAME OF BANK	Total surplus accounts Dec. 31, 1980	Net income	Other increases (decreases), Net	Change in surplus accounts	Total surplus Dec. 31, 1981
American Savings Bank, New Britain	$43,806	$3,362	.....	$3,362	$47,168
The Banking Center, Waterbury	58,638	1,245	$542	1,787	60,425
Berlin Savings Bank, Kensington	8,665	(747)	50	(697)	7,968
BancOne of Connecticut, Bridgeport	23,591	(2,710)	13	(2,697)	20,894
Branford Savings Bank	6,038	(745)	440	(305)	5,733
Bristol Savings Bank	18,401	10	(619)	(609)	17,792
Brooklyn Savings Bank, Danielson	5,590	(54)	41	(13)	5,577
Burritt Mutual Savings Bank, New Britain	16,771	(1,518)	(193)	(1,711)	15,060
Central Bank for Savings, Meriden	14,174	(1,557)	(64)	(1,621)	12,553
Chelsea Savings Bank, Norwich	12,730	864	(7)	857	13,587
Citizens Savings Bank, Stamford	11,488	(1,462)	(218)	(1,680)	9,808
City Savings Bank of Meriden	5,268	(10)	(16)	(26)	5,242
City Savings Bank of Middletown	5,546	(485)	14	(471)	5,075
Collinsville Savings Society	1,955	46	.....	46	2,001
Connecticut Savings Bank, New Haven	50,350	1,281	.....	1,281	51,631
Deep River Savings Bank	5,301	(1,000)	(79)	(1,079)	4,222
Derby Savings Bank	19,053	(421)	(101)	(522)	18,531
Dime Savings Bank of Norwich	4,345	(161)	(30)	(191)	4,154
Dime Savings Bank of Wallingford	11,796	475	(12)	463	12,259
Essex Savings Bank	6,412	307	.....	307	6,719
Fairfield County Savings Bank, Norwalk	8,867	(311)	(230)	(541)	8,326
Farmers & Mechanics Savings Bank, Middletown	16,897	(187)	.....	(187)	16,710
Farmington Savings Bank	10,334	1,173	(15)	1,158	11,492
Groton Savings Bank, Mystic	8,586	206	20	226	8,812
Guilford Savings Bank	3,744	24	969	993	4,737
Jewett City Savings Bank	3,600	(3)	.....	(3)	3,597
Liberty Bank for Savings, Middletown	28,048	1,402	(24)	1,378	29,426
Litchfield Savings Bank	5,346	(377)	131	(246)	5,100
Mechanics & Farmers Savings Bank, Bridgeport	28,935	(2,016)	(1)	(2,017)	26,918
Mechanics' Savings Bank, Hartford	30,104	(1,126)	(79)	(1,205)	28,899

Milford Savings Bank	4,516	(327)	(18)	(345)	4,171
Moodus Savings Bank	903	(126)	(54)	(190)	713
National Savings Bank, New Haven	10,181	(1,480)	301	(1,179)	9,002
Naugatuck Savings Bank	9,416	185	1,326	1,511	10,927
New Canaan Savings Bank	6,239	(1,011)	347	(664)	5,575
New Haven Savings Bank	59,584	1,379	.....	1,379	60,963
New Milford Savings Bank	17,093	(98)	.....	(98)	16,995
Newtown Savings Bank	8,083	152	14	166	8,249
Northwest Bank for Savings, Winsted	5,178	(37)	(886)	(923)	4,255
Norwalk Savings Society	20,179	(822)	41	(781)	19,398
Norwich Savings Society	25,040	1,002	0	1,002	26,042
People's Savings Bank, Bridgeport	179,506	1,566	27	1,593	181,099
People's Savings Bank of New Britain	5,612	172	(57)	115	5,727
People's Bank, Vernon	4,013	(522)	(9)	(531)	3,482
Putnam Savings Bank	4,468	411	198	609	5,077
Ridgefield Savings Bank	6,005	(326)	25	(301)	5,704
Savings Bank of Ansonia	19,044	(932)	(278)	(1,210)	17,834
Savings Bank of Danbury	10,900	(199)	49	(150)	10,750
Savings Bank of Manchester	23,919	1,218	(58)	1,160	25,079
Savings Bank of New London	25,232	625	.....	625	25,857
Savings Bank of Rockville	8,826	(801)	(158)	(959)	7,867
Society for Savings, Hartford	89,034	(4,895)	.....	(4,895)	84,139
Southington Savings Bank	6,306	(47)	(34)	(81)	6,225
South Norwalk Savings Bank	22,541	(2,209)	(23)	(2,232)	20,309
Stafford Savings Bank, Stafford Springs	4,505	(77)	18	(59)	4,446
Stamford Savings Bank	21,500	(5,157)	64	(5,093)	16,407
State Bank for Savings, Hartford	22,214	(1,028)	.....	(1,028)	21,186
Suffield Savings Bank	7,066	782	59	841	7,907
Thomaston Savings Bank	10,948	206	.....	206	11,154
Tolland Bank	2,629	(146)	.....	(146)	2,483
Torrington Savings Bank	10,000	(130)	24	(106)	9,894
Union Savings Bank of Danbury	11,915	(48)	.....	(48)	11,867
Willimantic Savings Institute	8,522	324	51	375	8,897
Winsted Savings Bank	5,139	100	24	124	5,263
Woodbury Savings Bank	6,180	(697)	247	(450)	5,730
Total	**$1,156,815**	**$(17,488)**	**$1,762**	**$(15,726)**	**$1,141,089**

SAVINGS AND LOAN ASSOCIATIONS

Directory and Statistics

Executive Officer; Italicized type indicates Chief Executive Officer
Directors/ Trustees; Italicized type indicates Chairman

AMERICAN SAVINGS AND LOAN ASSOCIATION, INC. (WATERBURY)
Incorporated 1920

EXECUTIVE OFFICERS—*President, Gene C. Guilbert;* Senior Vice President, Raymond M. Donohoe; Vice President and Treasurer, Wydell F. Rood; Vice President, George W. O'Connor; Vice President and Secretary, Betty S. Couch; Vice President, Dunham H. Smith.

DIRECTORS—Charles G. Arnold, John A. Errichetti, Gene C. Guilbert, Charles T. Kellogg, Roy I. Mattson, William J. Secor, Paul A. Sirop, Franklin A. Warren.

CONNECTICUT SAVINGS AND LOAN ASSOCIATION (HARTFORD)
Incorporated 1968

EXECUTIVE OFFICERS—*Chairman, Norman D. Edmonds;* President, John A. Hogan; Vice President, David S. Kirk; Treasurer, Robert M. Sussler; Secretary, Sanford Cloud, Jr.

DIRECTORS—Eileen Baccus, Edward J. Barlow, Jr., Collin B. Bennett, Fay Boyden, Jerry Campbell, Sanford Cloud, Jr., *Norman D. Edmonds*, John A. Hogan, Robert M. Sussler.

THE DANBURY SAVINGS AND LOAN ASSOCIATION, INCORPORATED
Incorporated 1920

EXECUTIVE OFFICERS—*President, Charles E. Bruno;* Senior Vice President and Secretary, Peter Filous; Vice President and Treasurer, James H. Whittaker; Vice President, Louis F. Calabrese, Jr.; Controller, Joseph F. Sullivan, Jr.

DIRECTORS—*L. LeGrand Hopkins*, Charles E. Bruno, Bernard J. Dolan, Jr., Abraham I. Feinson, W. Edwin Harrison, John W. Hurley, Robert J. Morganti, Robert N. Noce.

EASTERN SAVINGS AND LOAN ASSOCIATION (NORWICH)
Incorporated 1915

EXECUTIVE OFFICERS—*President, D. William Kelleher;* Vice President, Donald A. Cipriani; Vice President, Glenn A. Husted, Jr.; Controller, Richard E. Olson; Secretary, Anna M. Gencarelli; Treasurer, Genie M. Bigornia.

DIRECTORS—Charles A. Adams, F. William Brown, John R. FitzGerald, D. William Kelleher, Michael T. Phillips, Angelo J. Sanquedolce, Alfred P. Savage, *George E. Silverman.*

FAMILY SAVINGS AND LOAN ASSOCIATION (NEW HAVEN)
Incorporated 1890

EXECUTIVE OFFICERS—*President and Treasurer, Frank A. Noto, Jr.;* Vice President, Alfred T. Santoro; Vice President, Anne G. Izzo; Secretary, Frank J. Barboni.

DIRECTORS—Frank J. Barboni, Carl R. Blanchard, Jr., *Stanley R. Cullen*, Frank A. Noto, Jr., A. Robert Parente, Wilson F. Sweeney, Andrew M. Ullman, Pasquale Young.

THE FARMINGTON VALLEY SAVINGS AND LOAN ASSOCIATION
Incorporated 1977

EXECUTIVE OFFICERS—*President, John S. Manning;* Executive Vice President, Otto Strobino; Vice President, Richard P. Boyle; Treasurer, Frank Gencarelli; Secretary, Paul Menzel.

DIRECTORS—Frank Gencarelli, *Raymond Hill*, John S. Manning, Paul Menzel, Nunzio Rosso, Otto Strobino, Michael Timura, Donald Tinty, Matthew S. Wendell.

FIRST NEW LONDON SAVINGS AND LOAN ASSOCIATION, INC.
Incorporated 1914

EXECUTIVE OFFICERS—President, Thomas P. Condon; Vice President, Thomas J. Keogh; Vice President, Nathan Belcher; Treasurer, Lewis P. Bailey; *Secretary, Richard J. Days, Jr.*

DIRECTORS—Lewis P. Bailey, Nathan Belcher, *Thomas P. Condon*, Arthur F. Harris, Edwin C. Higgins, Jr., Donolson E. Horne, Thomas J. Keogh, Charles Persi, Francis Pugliese, Robert N. Shea, Joel Suisman.

GUARDIAN SAVINGS AND LOAN ASSOCIATION (BRIDGEPORT)
Incorporated 1889

EXECUTIVE OFFICERS—*President, G. Webster Miller;* Vice President and Treasurer, Robert D. Austin, Jr.; Vice President and Secretary, James M. Sheridan.

DIRECTORS—Robert D. Austin, Jr., Robert W. Brown, Joseph E. Clancy, Henry E. Clauson, Richard T. Gindhart, William A. Johnson, G. Webster Miller, Raymond A. Moore, Edwin Moss, III, David Savacool, William E. Sides, *Aram H. Tellalian, Jr.*, John R. Turner.

HARTFORD HOME SAVINGS AND LOAN ASSOCIATION, INC.
Incorporated 1919

EXECUTIVE OFFICERS—*President, Niel E. Stanley;* Executive Vice President and Treasurer, Stanley J. Kukla; Vice President and Secretary, Helen V. Slattery; Vice President, Mary S. Varca; Vice President, William V. Anderson; Vice President, Robert Hill; Vice President, John J. McNamara; Comptroller, Walter S. Kloo.

DIRECTORS—Charles F. Caley, Francis P. Handley, Stanley J. Kukla, Arthur M. Lewis, Louis R. Lyman, Dean Patenaude, James Richmond, *Ralph M. Smith*, Niel E. Stanley, Ward F. Stevens, Ronald Streeter, Ronald E. Young.

HERITAGE SAVINGS AND LOAN ASSOCIATION (MANCHESTER)
Incorporated 1891

EXECUTIVE OFFICERS—*President, William H. Hale;* Vice President and Secretary, Raymond E. Juleson; Vice President, Betty R. Petricca; Vice President, Warren K. Novick; Treasurer, J. Raymond Fournier.

DIRECTORS—Byrl N. Boyce, Donald S. Genovesi, William H. Hale, Thomas M. Healy, *Charles S. House*, Seymour B. Kaplan, Warren K. Novicki, Gerard B. Selzer, John W. Thompson, R. Bruce Watkins, Theodore C. Wright.

THE HOME SAVINGS AND LOAN ASSOCIATION (BRIDGEPORT)
Incorporated 1919

EXECUTIVE OFFICERS—*President, John T. Lounsbury, Jr.;* Vice President and Secretary, Arthur C. Berkeley; Vice President and Treasurer, Josephine B. Young.

DIRECTORS—Charles R. Allen, Edward F. Bannon, Arthur C. Berkeley, John V. Donnelly, Joseph V. Fuse, Stafford R. Gellatly, John T. Lounsbury, Jr., John F. McCarthy, Francis J. Mongrain, Richard L. Revenaugh, *Philip D. Spalla.*

NAUGATUCK VALLEY SAVINGS AND LOAN ASSOCIATION, INC.
Incorporated 1922

EXECUTIVE OFFICERS—*President and Treasurer, Ronald D. Lengyel;* Vice-President and Secretary, Dominic J. Alegi, Jr.

DIRECTORS—*Donald G. Brubaker*, Elizabeth B. Eckert, Frederick E. Hennick, Gerald Labriola, Ronald D. Lengyel, Michael J. Magas, Lawrence J. Mambrino, Robert E. Ruccio, Stephen A. Sturdevant.

PERMANENT SAVINGS AND LOAN ASSOCIATION (MERIDEN)
Incorporated 1888

EXECUTIVE OFFICERS—*Chairman, Robert E. Becker;* President and Treasurer, Stephen S. Stack; Senior Vice President and Secretary, Eugene J. Westermeyer; Vice President, Carl L. Kenney.

DIRECTORS—*Robert E. Becker*, Mark B. Bollman, Edward T. Cox, John P. Kreminski, Charles E. Lirot, Edwin L. Naamon, Leonard A. Petrucelli, Mildred L. Rossi, Wayne W. Sargent, Stephen S. Stack, Raymond B. Thompson, Eugene J. Westermeyer.

PUTNAM SAVINGS AND LOAN ASSOCIATION, INCORPORATED
Incorporated 1916

EXECUTIVE OFFICERS—*President, Paul G. Zaehringer;* Vice President, Ellis K. Haines; Vice President, Gilbert Perreault; Treasurer, Helen E. Miner; Seretary, Claire I. Quintal.

DIRECTORS—Lawrence J. Bellerose, Gerard J. Caron, *Raymond D. Faucher,* Ellis K. Haines, Arthur S. Kaminsky, Robert Kinne, John J. Maher, Gilbert Perreault, Frederick Witkowski, Paul G. Zaehringer.

SAVINGS AND LOAN ASSOCIATION OF SOUTHINGTON, INCORPORATED
Incorporated 1912

EXECUTIVE OFFICERS—President, Albert C. Bassett; *Vice President and Secretary, Carmen F. Casale;* Vice President, Michael J. Simone; Vice President, Patrick J. Delahunty; Treasurer, Richard J. D'Amato.

DIRECTORS—Albert C. Bassett, Carmen F. Casale, Patrick J. Delahunty, Joseph J. DePaolo, David W. Florian, John T. Foley, Chester A. Potrepka, Michael J. Simone, Richard W. Smith, Carl J. Sokolowski, Martin F. Talley, Kenneth R. Williams, Elizabeth K. Zdunczyk.

SECURITY SAVINGS AND LOAN ASSOCIATION (WATERBURY)
Incorporated 1980

EXECUTIVE OFFICERS—*President, Richard Barbieri;* Vice President, Carlene Glander; Vice President, Matthew Sivilla.

DIRECTORS—*Mario Albini,* Richard Barbieri, Francis Campion, Lincoln Carson, Domenic Daddona, Vinal Duncan, Carey Geghan, Harold Kay, Charles Peach, Robert Piscatelli, Salvatore Porzio, Elmer Sticco, Mary Tynan, Joseph Vincitorio, Arnold Wolk.

SHELTON SAVINGS & LOAN ASSOCIATION, INCORPORATED
Incorporated 1919

EXECUTIVE OFFICERS—*President, Kenneth E. Schaible;* Senior Vice President and Secretary, William C. Nimons; Vice President, Dorothy M. Reilly; Treasurer, Pasquale Papale.

DIRECTORS—*LeRoy T. Glover,* Stephen Husti, David Kreiger, Samuel Kreiger, James W. Morgan, Jr., Pasquale Papale, Kenneth E. Schaible, Charles H. Sullivan, Rudolph Teveliet, Vincent P. Tisi.

WILLIMANTIC SAVINGS AND LOAN ASSOCIATION
Incorporated 1893

EXECUTIVE OFFICERS—*President and Treasurer, Shaun P. Shanley;* Secretary, Helen B. Kucharski; Vice President, Barbara K. Aubin.

DIRECTORS—*Russell W. Potter,* Charles W. Anthes, Oliver S. Chappell, George W. Fraser, Jr., Daniel A. Graf, Howard A. Haling, Harry M. Johnson, Milton R. Johnson, Luther E. Stearns, William M. Wyman, Shaun P. Shanley.

WINDSOR LOCKS SAVINGS AND LOANS ASSOCIATION, INCORPORATED
Incorporated 1913

EXECUTIVE OFFICERS—President, Anthony C. Ward; Vice President, Joseph B. Raccone; *Secretary, Raymond A. Marconi;* Treasurer, Shirley M. Roszelle.

DIRECTORS—James F. Franklin, Raymond A. Marconi, James E. Nilsson, Sylvio F. Preli, Joseph B. Raccone, *Anthony C. Ward.*

Table No. 22—COMPARATIVE REPORT OF CONDITION CONSOLIDATED BALANCE SHEET FOR SAVINGS AND LOAN ASSOCIATIONS — DECEMBER 31, 1980 and DECEMBER 31, 1981

(Dollar Amounts in Thousands)

ASSETS	1980	1981	Increase (Decrease)	Percentage Change
Mortgage loans and contracts:				
VA	$32,611	$31,339	$(1,272)	(3.90)
FHA-HUD	20,944	19,927	(1,017)	(4.86)
Conventional	863,314	898,817	35,503	4.11
Other	30,586	31,752	1,166	3.81
Total mortgage loans and contracts	947,455	981,835	34,380	3.63
Loans on savings accounts	18,594	15,842	(2,752)	(14.80)
Other loans	47,724	56,172	8,448	17.70
Other real estate	9,641	10,263	622	6.45
Cash and demand deposits	11,029	27,118	16,089	100.00+
Investment securities	114,410	121,352	6,942	6.07
Federal Home Loan Bank Stock	8,719	14,291	5,572	63.91
Fixed assets	13,538	9,437	(4,101)	(30.29)
Other assets	22,226	28,191	5,965	26.84
Total assets	**$1,193,336**	**$1,264,501**	**$71,165**	**5.96**
LIABILITIES				
Non-interest earning demand and NOW accounts	1,282	2,124	842	65.68
Savings accounts				
Regular	290,674	273,991	(16,683)	(5.74)
NOW	33,481	40,416	6,935	20.71
Other	687,392	764,725	77,333	11.25
Total savings accounts	1,011,547	1,079,132	67,585	6.68
Federal Home Loan Bank Advances	88,163	82,938	(5,225)	(5.93)
Other borrowed money	4,552	15,191	10,639	100.00+
Subordinated debentures	.....	.....	.....	.....
Loans in process	7,783	3,672	(4,111)	(52.82)
Advance payments for taxes and insurance				
Interest earning	8,460	8,998	538	6.36
Non-earning	1,014	598	(416)	(41.03)
Other liabilities	7,236	10,743	3,507	48.47
Total liabilities	**$1,130,037**	**$1,203,396**	**$73,359**	**6.49**
NET WORTH				
Capital stock	2,037	2,838	801	39.32
Paid-in surplus	1,919	6,168	4,249	100.00+
General reserves	37,414	37,116	(298)	(.80)
Undivided profits	21,660	15,652	(6,008)	(27.74)
Net undistributed income	269	(669)	(938)	100.00+
Total Net Worth	**$63,299**	**$61,105**	**$(2,194)**	**(3.47)**
Total Liabilities and Net Worth	**$1,193,336**	**$1,264,501**	**$71,165**	**5.96**

Table No. 20—ABSTRACT OF REPORTS FROM 1942-1981 (Amounts in thousands of dollars)

Year	Number of banks	Number of regular savings accounts	Assets						Liabilities				
			Loans on real estate	Other loans	U.S. Government securities	Other bonds and stocks	Real estate, bank premises and furniture and fixtures	Other assets, including cash on hand	Total deposits	Reserves on loans and securities	Other liabilities	Surplus accounts	Total assets or liabilities
1942	72	1,017,581	326,446	$4,051	$310,007	$144,981	$22,492	$77,954	$787,742	.....	$1,784	$96,407	$885,934
1943	72	1,041,531	299,306	3,082	464,303	128,067	14,878	53,964	859,648	.....	2,299	101,656	963,604
1944	72	1,073,126	272,912	2,549	592,521	124,681	10,892	67,164	957,816	.....	1,395	111,509	1,070,721
1945	72	1,108,563	250,045	2,436	761,131	127,891	7,610	71,570	1,094,740	.....	1,988	123,956	1,220,685
1946	72	1,140,067	254,270	2,676	878,623	137,212	5,094	66,108	1,201,569	.....	3,320	139,096	1,343,986
1947	72	1,157,021	276,547	3,212	902,896	161,100	4,949	69,494	1,269,127	.....	4,720	144,354	1,418,201
1948	72	1,163,301	322,644	3,864	876,410	190,924	4,746	62,785	1,302,842	.....	8,016	150,516	1,461,376
1949	72	1,162,372	366,028	4,364	854,213	201,978	5,427	58,305	1,326,109	.....	6,737	157,471	1,490,317
1950	72	1,163,764	418,123	5,471	821,971	201,352	6,354	61,789	1,338,087	.....	11,653	165,323	1,515,063
1951	72	1,199,423	482,954	6,171	784,252	219,478	7,681	75,054	1,391,420	.....	7,152	177,018	1,575,590
1952	72	1,196,087	560,910	7,584	777,321	250,577	8,504	73,501	1,489,012	.....	7,619	181,766	1,678,397
1953	72	1,175,054	657,847	9,102	772,386	279,245	9,074	71,663	1,602,829	.....	9,182	187,306	1,799,317
1954	72	1,185,396	774,799	11,180	725,187	332,650	10,501	75,749	1,721,018	.....	11,012	198,036	1,930,066
1955	71	1,209,296	944,305	14,302	692,822	329,934	11,711	71,599	1,842,840	.....	14,975	206,858	2,064,673
1956	71	1,243,525	1,131,697	18,245	637,597	345,959	12,662	73,855	1,986,025	.....	18,212	215,778	2,220,015
1957	71	1,275,004	1,261,228	21,879	600,924	373,552	13,864	74,134	2,102,665	.....	19,263	223,653	2,345,581
1958	71	1,310,433	1,387,318	24,956	579,862	433,181	15,961	74,476	2,256,760	.....	22,357	236,637	2,515,754
1959	71	1,356,117	1,568,476	31,216	521,486	447,728	18,810	69,876	2,386,564	.....	26,066	244,962	2,657,592
1960	71	1,400,831	1,776,644	35,305	435,517	477,925	20,056	63,740	2,516,201	.....	30,396	262,590	2,809,187
1961	71	1,453,696	1,994,390	43,014	409,815	485,561	21,763	75,212	2,733,298	.....	17,672	278,785	3,029,755
1962	71	1,486,279	2,226,916	50,899	401,376	508,175	23,843	77,864	2,973,862	.....	22,820	292,391	3,289,073
1963	71	1,494,285	2,508,295	62,331	361,024	534,246	24,935	73,285	3,221,738	.....	32,516	309,862	3,564,116
1964	71	1,535,118	2,790,094	71,236	343,016	524,750	28,823	76,731	3,476,913	.....	27,787	329,950	3,834,650
1965	71	1,573,196	3,034,782	87,647	313,165	540,004	32,895	83,206	3,707,251	.....	28,501	355,947	4,091,699
1966	70	1,616,272	3,263,964	104,877	259,858	530,196	35,536	77,699	3,859,445	.....	40,050	372,635	4,272,130
1967	70	1,658,865	3,465,493	127,607	257,099	645,976	39,413	76,682	4,193,740	.....	27,278	391,282	4,612,300
1968	69	1,706,761	3,717,943	156,441	240,631	735,030	44,556	84,148	4,521,099	.....	34,679	422,966	4,978,744
1969	69	1,764,707	4,023,990	197,597	194,493	829,066	39,406	99,722	4,882,243	.....	47,671	454,360	5,384,274
1970	69	1,813,967	4,292,695	198,113	187,345	1,008,135	57,369	135,628	5,357,450	.....	39,476	482,359	5,879,285
1971	68	1,776,229	4,760,045	221,588	331,048	1,148,868	82,734	180,376	6,139,881	$10,093	53,793	520,892	6,724,659
1972	68	1,820,302	5,334,525	255,682	373,208	1,282,639	105,200	229,201	6,930,001	9,426	66,870	574,158	7,580,455
1973	68	1,858,219	6,020,296	326,035	269,679	1,220,449	125,151	304,733	7,479,842	11,641	113,973	661,787	8,267,243
1974	68	1,874,616	6,370,239	369,857	276,695	1,249,885	152,188	368,024	7,859,583	14,039	201,947	711,319	8,786,888
1975	67	1,934,859	6,717,857	445,674	557,392	1,455,538	187,055	460,754	8,873,703	.....	169,595	780,972	9,824,270
1976	66	2,027,606	7,462,204	542,769	743,699	1,651,171	199,203	481,445	10,109,111	.....	139,655	831,726	11,080,492
1977	65	N/A	8,506,957	659,906	778,358	1,694,136	203,762	564,950	11,279,338	.....	206,400	922,331	12,408,069
1978	65	N/A	9,476,492	754,300	705,064	1,761,368	202,410	784,712	12,335,755	.....	344,210	1,004,381	13,684,346
1979	65	N/A	10,183,475	899,934	744,913	1,648,473	212,769	767,524	12,936,554	.....	435,990	1,084,544	14,457,088
1980	65	N/A	10,499,506	1,034,050	1,000,014	1,683,302	215,503	1,081,197	13,859,846	.....	496,911	1,156,815	15,513,572
1981	65	N/A	10,858,783	1,280,700	1,044,677	1,551,268	222,692	1,412,246	14,495,946	.....	733,795	1,140,625	16,370,366

Table No. 23—STATEMENT OF ASSETS, DECEMBER 31, 1981

NAME OF ASSOCIATION	Mortgage loans and contracts				Total Mortgage Loans	Loans on Savings Accounts	Other loans
	VA	FHA-HUD	Conventional	Other			
(Mutual)							
Connecticut Sav. & Loan Assoc., Hartford	$311,922	$151,936	$7,206,531	$228,484	$7,898,873	$95,201	$344,176
Danbury Savings & Loan Association	15,681,022	9,039,995	143,175,116	1,967,655	169,863,788	4,020,256	11,730,422
Eastern Sav. & Loan Assoc., Norwich	4,668	.....	43,268,622	343,935	43,617,225	779,370	4,343,180
Family Sav. & Loan Assoc., New Haven	7,471,391	4,594,418	51,338,224	.....	63,404,033	741,836	1,665,014
First New London Savings & Loan Assoc.	151,161	192,372	10,185,893	10	10,529,436	430,876	645,061
Guardian Sav. & Loan Assoc., Bridgeport	.....	.....	25,354,682	17,676	25,372,358	342,090	302,372
Hartford Home Savings and Loan Assoc.	4,311,246	2,076,357	110,312,910	2,931,105	119,631,618	1,049,828	10,448,167
Home Sav. & Loan Assoc., Bridgeport	.....	.....	56,134,894	.....	56,134,894	735,641	853,918
Naugatuck Valley Savings & Loan Assoc.	3,588	.....	44,840,642	.....	44,844,230	316,731	3,448,757
Permanent Sav. & Loan Assoc., Meriden	2,633,952	2,601,806	48,490,529	14,030,240	67,756,527	478,653	2,390,496
Putnam Savings and Loan Assoc.	.....	.....	15,825,550	108,329	15,933,879	202,136	830,761
Savings & Loan Assoc., of Southington	.....	.....	27,660,675	342,357	28,003,032	726,374	2,265,315
Shelton Savings & Loan Assoc.	.....	.....	32,299,063	2,189,608	34,488,671	407,915	1,613,854
Willimantic Savings and Loan Assoc.	.....	.....	52,165,640	67,725	52,233,365	541,717	2,041,586
Windsor Locks Savings and Loan Assoc.	.....	.....	17,640,808	.....	17,640,808	324,669	43,824
Total	**$30,568,950**	**$18,656,884**	**$685,899,779**	**$22,227,124**	**$757,352,737**	**$11,193,293**	**$42,966,903**
(Stock Chartered)							
American Sav. & Loan Assoc., Waterbury	5,943	.....	99,342,255	225,000	99,573,198	2,305,382	2,664,756
Farmington Valley Sav. & Loan. Assoc.	.....	.....	6,631,029	.....	6,631,029	146,414	727,848
Heritage Sav. & Loan Assoc., Manchester	763,481	1,270,429	101,442,077	9,299,850	112,775,837	1,928,508	7,253,250
Security Sav. & Loan Assoc., Waterbury	.....	.....	5,501,984	.....	5,501,984	268,589	2,559,474
Total	**$769,424**	**$1,270,429**	**$212,917,345**	**$9,524,850**	**$224,482,048**	**$4,648,893**	**$13,205,328**
Grand Total	**$31,338,374**	**$19,927,313**	**$898,817,124**	**$31,751,974**	**$981,834,785**	**$15,842,186**	**$56,172,231**
Percent to Total	**2.48%**	**1.58%**	**71.08%**	**2.51%**	**77.65%**	**1.25%**	**4.44%**

Table 23—STATEMENT OF ASSETS, DECEMBER, 1981—Concluded

NAME OF ASSOCIATION	Other real estate	Cash and demand deposits	Investment securities	Fixed Assets	Federal Home Loan Bank Stock	Other assets	Total Assets
(Mutual)							
Connecticut Sav. & Loan Assoc., Hartford	$24,667	$153,165	$1,809,798	$78,474	$80,400	$79,792	$10,544,546
Danbury Savings & Loan Association	8,252,979	557,644	8,693,970	1,936,915	2,029,200	9,850,582	216,935,756
Eastern Sav. & Loan Assoc., Norwich	59,740	792,228	4,468,839	690,889	361,400	746,860	55,859,731
Family Sav. & Loan Assoc., New Haven	360,584	456,458	6,722,809	650,803	523,000	936,216	75,460,753
First New London Savings & Loan Assoc.	28,571	93,121	1,076,304	73,068	100,100	117,940	13,094,477
Guardian Sav. & Loan Assoc., Bridgeport	70,596	542,958	1,038,089	312,097	230,400	188,687	28,399,647
Hartford Home Savings and Loan Assoc.	.....	1,736,363	13,304,790	1,185,604	1,214,800	3,007,877	151,579,047
Home Sav. & Loan Assoc., Bridgeport	29,624	171,992	3,327,172	314,981	519,800	1,178,055	63,266,077
Naugatuck Valley Savings & Loan Assoc.	72,545	766,214	2,698,569	601,409	432,600	725,929	53,906,984
Permanent Sav. & Loan Assoc., Meriden	228,444	14,389,543	12,869,654	1,187,947	647,200	3,169,863	103,118,327
Putnam Savings and Loan Assoc.	.....	526,916	1,621,663	359,594	150,200	202,655	19,827,804
Savings & Loan Assoc., of Southington	120,800	73,205	2,456,562	575,219	271,900	379,787	34,872,194
Shelton Savings & Loan Assoc.	681,447	582,351	4,822,183	614,942	302,300	1,769,563	45,283,226
Willimantic Savings and Loan Assoc.	.....	1,298,530	6,618,923	615,604	520,400	982,647	64,852,772
Windsor Locks Savings and Loan Assoc.	36,089	108,280	2,635,923	59,696	166,100	191,302	21,206,691
Total	**$9,966,086**	**$22,248,968**	**$74,165,248**	**$9,257,242**	**$7,549,800**	**$23,507,755**	**$958,208,032**
(Stock Chartered)							
American Sav. & Loan Assoc., Waterbury	278,353	1,682,854	31,015,951	2,031,334	803,400	2,140,960	142,496,188
Farmington Valley Sav. & Loan Assoc.	.....	304,921	2,089,595	456,072	55,300	152,159	10,563,338
Heritage Sav. & Loan Assoc., Manchester	18,700	2,137,147	5,811,611	1,798,153	1,023,100	2,016,103	134,762,409
Security Sav. & Loan Assoc., Waterbury	.....	744,454	8,269,303	747,909	5,300	374,234	18,471,247
Total	**$297,053**	**$4,869,376**	**$47,186,460**	**$5,033,468**	**$1,887,100**	**$4,683,456**	**$306,293,182**
Grand Total	**$10,263,139**	**$27,118,344**	**$121,351,708**	**$14,290,710**	**$9,436,900**	**$28,191,211**	**$ 1,264,501,214**
Percent to Total	**.81%**	**2.14%**	**9.60%**	**1.13%**	**.75%**	**2.23%**	**100.00%**

Table No. 24—STATEMENT OF LIABILITIES, DECEMBER 31, 1981

NAME OF ASSOCIATION	Non-interest earning demand accounts	Savings Accounts				Federal Home Loan Bank Advances	Other borrowed Money
		Regular	NOW	Other	Total		
(Mutual)							
Connecticut Sav. & Loan Assoc., Hartford	.....	$3,745,594	.....	$5,706,431	$9,452,025	$218,000	$82,993
Danbury Savings & Loan Association	.....	40,084,636	$4,906,820	115,846,263	160,837,719	40,226,900	2,251,251
Eastern Sav. & Loan Assoc., Norwich	.....	13,178,147	1,654,263	36,722,138	51,554,548	1,500,000	.....
Family Sav. & Loan Assoc., New Haven	$372,334	14,934,214	293,068	52,700,466	67,927,748	3,544,200	103,003
First New London Savings & Loan Assoc.	.....	3,733,849	.....	7,938,022	11,671,871	450,000	.....
Guardian Sav. & Loan Assoc., Bridgeport	.....	6,343,892	589,271	16,479,284	23,412,447	4,076,500	.....
Hartford Home Savings and Loan Assoc.	.....	35,348,631	6,818,527	95,047,660	137,214,818	5,000,000	.....
Home Sav. & Loan Assoc., Bridgeport	.....	12,864,115	1,185,648	41,893,571	55,943,334	3,425,000	.....
Naugatuck Valley Savings & Loan Assoc.	.....	15,422,787	1,495,045	31,700,188	48,618,020	2,600,000	.....
Permanent Sav. & Loan Assoc., Meriden	935,587	25,487,533	178,742	51,814,888	77,481,163	6,607,400	11,787,657
Putnam Savings and Loan Assoc.	.....	6,693,809	1,375,158	10,693,493	18,762,460	.....	.....
Savings & Loan Assoc. of Southington	.....	8,435,041	.....	23,178,613	31,613,654	1,000,000	.....
Shelton Savings & Loan Assoc.	.....	11,986,218	2,277,973	28,523,460	42,787,651	500,000	178,437
Willimantic Savings and Loan Assoc.	2,794	15,789,838	3,415,634	41,740,113	60,945,585	.....	.....
Windsor Locks Savings and Loan Assoc.	142,036	4,272,121	54,138	13,167,504	17,493,763	1,200,000	142,472
Total	**$1,452,751**	**$218,320,425**	**$24,244,287**	**$573,152,094**	**$815,716,806**	**$70,348,000**	**$14,545,813**
(Stock Chartered)							
American Sav. & Loan Assoc., Waterbury	.....	21,647,015	8,925,281	93,228,357	123,800,653	2,051,000	47,758
Farmington Valley Sav. & Loan Assoc.	23,866	1,635,733	620,310	5,670,766	7,92[illegible]	150,000	201,964
Heritage Sav. & Loan Assoc., Manchester	.....	28,542,156	6,254,757	81,782,830	116,579,743	10,389,300	.....
Security Sav. & Loan Assoc., Waterbury	647,388	3,845,729	371,978	10,890,776	15,108,483	.....	395,619
Total	**$671,254**	**$55,670,633**	**$16,172,326**	**$191,572,729**	**$263,415,688**	**$12,590,300**	**$645,341**
Grand Total	**$2,124,005**	**$273,991,058**	**$40,416,613**	**$764,724,823**	**$1,079,132,494**	**$82,938,300**	**$15,191,154**
Percent to Total	**.17%**	**21.67%**	**3.19%**	**60.48%**	**85.34%**	**6.56%**	**1.20%**

Table No. 25--COMPARATIVE STATEMENT OF INCOME AND DIVIDENDS AS OF DECEMBER 31, FOR THE YEARS 1979-1980-1981

	Amounts in thousands of dollars			Amounts per $100 of average assets*		
	1979	1980	1981	1979	1980	1981
Number of Associations	18	19	19	18	19	19
Current operating income:						
Interest and discount on loans	$79,851	$89,701	$101,992	$7.28	$7.68	$8.16
Interest and dividends on securities	9,105	12,106	17,879	.83	1.04	1.43
Other operating income	4,562	5,021	6,507	.41	.43	.52
Total current operating income	**93,518**	**106,828**	**126,378**	**8.52**	**9.15**	**10.11**
Current operating expense:						
Salaries of officers and employees	6,533	7,537	8,600	.60	.65	.69
Other operating expenses	10,154	11,480	13,334	.92	.98	1.07
Total current operating expense	**16,687**	**19,017**	**21,934**	**1.52**	**1.63**	**1.76**
Net current operating income before taxes, interest and dividends	**76,831**	**87,811**	**104,444**	**7.00**	**7.52**	**8.35**
Dividends and interest charges	69,364	87,382	115,844	6.32	7.48	9.27
Taxes (paid or accrued)	1,897	128	(2,612)	.17	.01	(21)
Net operating income	**5,570**	**301**	**(8,788)**	**.51**	**.03**	**(.71)**
Non-operating income	1,201	1,940	2,824	.11	.17	.23
Non-operating expense	1,224	528	1,324	.11	.05	.11
Net income	**5,547**	**1,713**	**(7,288)**	**.51**	**.15**	**(.59)**
Net prior period and other adjustments	(35)	1,956	5,094	(.01)	.17	.41
Change in net worth for period	**$5,512**	**$3,669**	**$(2,194)**	**$.50**	**$.32**	**$(.18)**

*Average assets based on Semi-Annual assets, as reported by associations.

Table No. 26—CONSOLIDATED STATEMENT OF INCOME AND DIVIDENDS WITH OPERATING RATIOS FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1981

(Amounts in thousands of dollars)	Amount	Percent
Current operating income:		
Interest on loans	$89,924	71.15%
Mortgage loans	12,068	9.55
Other loans	17,879	14.15
Interest and dividends on investments and deposits	3,711	2.94
Fees and charges	2,796	2.21
Other operating income		
Total current operating income	**126,378**	**100.00%**
Current operating expense:		
Salaries of officers and employees	8,600	6.81
Pensions and other employee benefits	1,933	1.53
Fees paid to directors	363	.29
Office occupancy expense	2,056	1.63
Furniture, fixtures, equipment and automobile expenses	2,238	1.77
Federal insurance premium	835	.66
Other operating expenses	5,899	4.67
Total current operating expenses	**21,934**	**17.36**
Net operating income before dividends and taxes	104,444	82.64
Dividends and interest charges	115,844	91.66
Taxes (paid or accrued)	(2,612)	(2.07)
Total expenses, dividends and taxes	**135,166**	**106.95**
Net operating income	**(8,788)**	**(6.95)**
Non-operating income	2,824	....
Non-operating expense	(1,324)	....
Net income	**(7,288)**	....
Net prior period and other adjustments	5,094	....
Change in net worth for period	(2,194)	
Net worth December 31, 1980	**63,299**	....
Net worth December 31, 1981	**$61,105**	....

Table 24—STATEMENT OF LIABILITIES, DECEMBER 31, 1981—Concluded

NAME OF ASSOCIATION	Subordinated debentures	Loans in process	Advancement payment for taxes and insurance		Other Liabilities	Total Liabilities
			Interest earning	Non earning		
(Mutual)						
Connecticut Sav. & Loan Assoc., Hartford	.....	.....	$180,215	$3,900	$262,884	$10,200,017
Danbury Savings & Loan Association	.....	$1,976,751	710,889	113,793	2,550,137	208,667,440
Eastern Sav. & Loan Assoc., Norwich	.....	124,000	194,478	.....	343,297	53,716,323
Family Sav. & Loan Assoc., New Haven	.....	30,000	573,988	83,922	587,186	73,222,383
First New London Savings & Loan Assoc.	.....	8,660	47,415	.....	21,774	12,199,720
Guardian Sav. & Loan Assoc., Bridgeport	.....	90,147	132,884	10,777	79,148	27,801,903
Hartford Home Savings and Loan Assoc.	.....	.....	1,784,295	255,496	1,071,197	145,325,806
Home Sav. & Loan Assoc., Bridgeport	.....	293,703	827,181	.....	182,090	60,671,308
Naugatuck Valley Savings & Loan Assoc.	.....	3,000	202,854	-	195,407	51,619,281
Permanent Sav. & Loan Assoc., Meriden	.....	42,960	535,678	27,423	790,805	98,208,673
Putnam Savings and Loan Assoc.	.....	50,527	77,758	.....	46,697	18,937,442
Savings & Loan Assoc., of Southington	.....	180,138	213,865	.....	300,817	33,308,474
Shelton Savings & Loan Assoc.	.....	91,776	244,406	46,533	140,360	43,989,183
Willimantic Savings and Loan Assoc.	.....	130,500	997,066	5,071	281,130	62,362,146
Windsor Locks Savings and Loan Assoc.	.....	18,466	246,413	.....	298,450	19,541,600
Total	.....	**$3,040,628**	**$6,969,385**	**$546,935**	**$7,151,381**	**$919,771,699**
(Stock Chartered)						
American Sav. & Loan Assoc., Waterbury	.....	425,821	1,649,483	12,234	2,587,574	130,574,523
Farmington Valley Sav. & Loan Assoc.	.....	.....	194,596	2,909	39,096	8,539,240
Heritage Sav. & Loan Assoc., Manchester	.....	160,180	184,395	36,405	896,855	128,246,878
Security Sav. & Loan Assoc., Waterbury	.....	45,000	.....	.....	67,803	16,264,293
Total	.....	**$631,001**	**$2,028,474**	**$51,548**	**$3,591,328**	**$283,624,934**
Grand Total	.....	**$3,671,629**	**$8,997,859**	**$598,483**	**$10,742,709**	**$1,203,396,633**
Percent to Total	.....	**.29%**	**.71%**	**.05%**	**.85%**	**95.17%**

Table No. 24—STATEMENT OF NET WORTH, DECEMBER 31, 1981

NAME OF ASSOCIATION	Capital Stock	Paid-in Surplus	Reserves	Undivided profits	Net undistributed income	Total Net Worth	Total liabilities & Net Worth
(Mutual)							
Connecticut Sav. & Loan Assoc., Hartford	.....	.....	$233,953	$110,576	.....	$344,529	$10,544,546
Danbury Savings & Loan Association	.....	.....	6,241,418	2,026,898	.....	8,268,316	216,935,756
Eastern Sav. & Loan Assoc., Norwich	.....	.....	.....	2,143,408	.....	2,143,408	55,859,731
Family Sav. & Loan Assoc., New Haven	.....	.....	2,238,370	.....	.....	2,238,370	75,460,753
First New London Savings & Loan Assoc.	.....	.....	612,801	281,956	.....	894,757	13,094,477
Guardian Sav. & Loan Assoc., Bridgeport	.....	.....	597,744	.....	.....	597,744	28,399,647
Hartford Home Savings & Loan Assoc.	.....	.....	5,370,446	882,795	.....	6,253,241	151,579,047
Home Sav. & Loan Assoc., Bridgeport	.....	.....	2,090,000	504,769	.....	2,594,769	63,266,077
Naugatuck Valley Savings & Loan Assoc.	.....	.....	1,828,120	459,583	.....	2,287,703	53,906,984
Permanent Sav. & Loan Assoc., Meriden	.....	.....	3,077,309	2,299,707	$(467,362)	4,909,654	103,118,327
Putnam Savings and Loan Assoc.	.....	.....	709,493	180,869	.....	890,362	19,827,804
Savings & Loan Assoc. of Southington	.....	.....	1,100,000	463,720	.....	1,563,720	34,872,194
Shelton Savings & Loan Assoc.	.....	.....	1,349,161	(55,118)	.....	1,294,043	45,283,226
Willimantic Savings and Loan Assoc.	.....	.....	2,220,890	269,736	.....	2,490,626	64,852,772
Windsor Locks Savings and Loan Assoc.	.....	.....	722,633	942,458	.....	1,665,091	21,206,691
Total	.....	.....	**$28,392,338**	**$10,511,357**	**$(467,362)**	**$38,436,333**	**$958,208,032**
(Stock Chartered)							
American Sav. & Loan Assoc., Waterbury	$500,000	$2,608,746	$4,509,855	$4,303,084	.....	$11,921,665	$142,496,188
Farmington Valley Sav. & Loan Assoc.	1,015,905	899,176	38,250	25,862	$44,905	2,024,098	10,563,338
Heritage Sav. & Loan Assoc., Manchester	300,000	1,638,236	4,119,525	799,731	(341,961)	6,515,531	134,762,409
Security Sav. & Loan Assoc., Waterbury	1,021,825	1,021,825	56,000	12,009	95,295	2,206,954	18,471,247
Total	**$2,837,730**	**$6,167,983**	**$8,723,630**	**$5,140,666**	**$(201,761)**	**$22,668,248**	**$306,293,182**
Grand Total	**$2,837,730**	**$6,167,983**	**$37,115,968**	**$15,652,023**	**$(669,123)**	**$61,104,581**	**$1,264,501,214**
Percent to Total	.22%	.49%	2.93%	1.24%	(.05%)	4.83%	100.00%

Table No. 27— INCOME AND DIVIDENDS FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1981

NAME OF ASSOCIATION	CURRENT OPERATING INCOME							
	Interest on loans		Interest dividends on investments and deposits	Fees and charges	Other operating income	Total current operating income	Non-operating income	Total income
	Mortgage loans	Other loans						
(Mutual)								
Connecticut Sav. & Loan Assoc., Hartford	$740,213	$81,234	$258,281	$31,157	$2,205	$1,113,090	$23,362	$1,136,452
Danbury Savings & Loan Association	15,828,031	2,199,674	1,119,232	905,233	1,547,933	21,600,103	679,798	22,279,901
Eastern Sav. & Loan Assoc., Norwich	4,097,304	685,326	1,115,373	126,648	125,034	6,149,685	20,562	6,170,247
Family Sav. & Loan Assoc., New Haven	5,619,488	361,433	1,370,526	261,840	64,999	7,678,286	104,541	7,782,827
First New London Savings & Loan Assoc.	952,001	139,702	100,568	15,947	12,637	1,220,855	.....	1,220,855
Guardian Sav. & Loan Assoc., Bridgeport	2,362,129	86,758	181,297	116,633	20,171	2,766,988	700	2,767,688
Hartford Home Savings and Loan Assoc.	10,856,261	1,778,471	1,596,739	310,615	151,959	14,694,045	690,689	15,384,734
Home Sav. & Loan Assoc., Bridgeport	5,100,083	223,427	561,546	171,093	57,197	6,113,546	.....	6,113,546
Naugatuck Valley Savings & Loan Assoc.	4,256,613	547,983	406,766	200,725	36,951	5,449,038	22,616	5,471,654
Permanent Sav. & Loan Assoc., Meriden	4,938,817	1,551,492	2,863,289	106,851	267,865	9,728,314	101,602	9,829,916
Putnam Savings and Loan Assoc.	1,510,424	153,825	303,232	47,392	21,881	2,036,754	3,689	2,040,443
Savings & Loan Assoc., of Southington	2,779,199	437,000	297,597	29,068	11,583	3,554,447	139,645	3,694,092
Shelton Savings & Loan Assoc.	3,189,214	491,017	574,751	265,439	86,514	4,546,935	10,567	4,557,502
Willimantic Savings and Loan Assoc.	4,935,522	314,879	666,541	96,368	71,866	6,085,176	.....	6,085,176
Windsor Locks Savings and Loan Assoc.	1,607,210	34,766	465,824	44,332	16,144	2,168,276	62,281	2,230,557
Total	**$68,772,509**	**$9,087,187**	**$11,881,562**	**$2,669,341**	**$2,494,939**	**$94,905,538**	**$1,860,052**	**$96,765,590**
(Stock Chartered)								
American Sav. & Loan Assoc., Waterbury	9,745,245	677,755	3,504,414	465,835	163,287	14,556,536	957,386	15,513,922
Farmington Valley Sav. & Loan Assoc.	732,388	98,917	374,239	81,293	8,024	1,294,861	.....	1,294,861
Heritage Sav. & Loan Assoc., Manchester	10,273,871	2,027,093	1,063,043	427,225	113,988	13,905,220	6,659	13,911,879
Security Sav. & Loan Assoc., Waterbury	400,143	177,357	1,055,538	67,347	15,932	1,716,317	.....	1,716,317
Total	**$21,151,647**	**$2,981,122**	**$5,997,234**	**$1,041,700**	**$301,231**	**$31,472,934**	**$964,045**	**$32,436,979**
Grand Total	**$89,924,156**	**$12,068,309**	**$17,878,796**	**$3,711,041**	**$2,796,170**	**$126,378,472**	**$2,824,097**	**$129,202,569**

Table No. 27—INCOME AND DIVIDENDS FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1981—Continued

NAME OF ASSOCIATION	CURRENT OPERATING EXPENSES							
	Salaries	Pensions and other employee benefits	Directors fees	Office occupancy expense	Furniture, fixtures, equipment and automobile expense	Federal insurance premium	Other operating expenses	Total current operating expense
(Mutual)								
Connecticut Sav. & Loan Assoc., Hartford	$112,911	$20,037	$1,875	$41,240	$13,458	$7,181	$64,160	$260,862
Danbury Savings & Loan Association	1,413,381	360,798	40,033	258,182	412,938	129,021	851,715	3,466,068
Eastern Sav. & Loan Assoc., Norwich	393,328	73,307	21,240	110,705	98,878	40,145	227,296	964,899
Family Sav. & Loan Assoc., New Haven	349,126	80,872	10,935	167,116	102,073	50,125	332,646	1,092,893
First New London Savings & Loan Assoc.	85,333	18,617	20,700	14,599	16,862	9,531	36,889	202,531
Guardian Sav. & Loan Assoc., Bridgeport	238,804	47,703	19,025	75,988	79,165	16,608	204,285	681,578
Hartford Home Savings and Loan Assoc.	943,582	210,533	42,375	232,252	196,951	114,229	429,880	2,169,802
Home Sav. & Loan Assoc., Bridgeport	436,186	85,356	17,850	96,341	114,196	42,052	353,811	1,145,792
Naugatuck Valley Savings & Loan Assoc.	364,013	87,444	14,750	72,421	111,084	38,424	223,327	911,463
Permanent Sav. & Loan Assoc., Meriden	630,290	232,580	40,725	108,187	125,547	60,315	504,047	1,701,691
Putnam Savings and Loan Assoc.	182,095	31,400	6,360	32,648	79,620	15,772	131,858	479,753
Savings & Loan Assoc., of Southington	152,895	17,720	23,115	41,752	18,529	24,420	104,471	382,902
Shelton Savings & Loan Assoc.	330,133	67,574	17,135	66,850	118,409	30,608	295,987	926,696
Willimantic Savings and Loan Assoc.	379,534	80,497	17,800	115,140	72,224	51,180	375,340	1,091,715
Windsor Locks Savings and Loan Assoc.	115,523	17,048	6,815	33,645	31,238	14,455	78,052	296,776
Total	**$6,127,134**	**$1,431,486**	**$300,733**	**$1,467,066**	**$1,591,172**	**$644,066**	**$4,213,764**	**$15,775,421**
(Stock Chartered)								
American Sav. & Loan Assoc., Waterbury	1,157,252	289,029	38,350	279,521	200,386	95,612	745,941	2,806,091
Farmington Valley Sav. & Loan Assoc.	171,337	9,449	4,600	52,141	19,409	5,459	131,834	394,229
Heritage Sav. & Loan Assoc., Manchester	935,859	170,806	19,325	235,961	393,361	90,080	611,138	2,456,530
Security Sav. & Loan Assoc., Waterbury	208,616	31,815	.....	31,679	33,684	.....	196,155	501,949
Total	**$2,473,064**	**$501,099**	**$62,275**	**$599,302**	**$646,840**	**$191,151**	**$1,685,068**	**$6,158,799**
Grand Total	**$8,600,198**	**$1,932,585**	**$363,008**	**$2,066,368**	**$2,238,012**	**$835,217**	**$5,898,832**	**$21,934,220**

Table No. 27—INCOME AND DIVIDENDS FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1981—Concluded

NAME OF ASSOCIATION	Non operating expense	Dividend & interest charges	Income taxes	Total expenses	Net income	Net prior period and other adjustments	Change in net worth	NET WORTH	
								Dec. 31, 1980	Dec. 31, 1981
(Mutual)									
Connecticut Sav. & Loan Assoc., Hartford	$7,246	$815,795	$220	$1,084,123	$52,329	.....	$52,329	$292,200	$344,529
Danbury Savings & Loan Association	97,774	20,214,465	(372,534)	23,405,773	(1,125,872)	.....	(1,125,872)	9,394,188	8,268,316
Eastern Sav. & Loan Assoc., Norwich	13,499	5,326,747	(4,402)	6,300,743	(130,496)	.....	(130,496)	2,273,904	2,143,408
Family Sav. & Loan Assoc., New Haven	4,518	7,882,722	(304,541)	8,675,592	(892,765)	.....	(892,765)	5,131,135	4,238,370
First New London Savings & Loan Assoc.	24,938	1,161,077	(17,146)	1,371,400	(150,545)	.....	(150,545)	1,045,302	894,757
Guardian Sav. & Loan Assoc., Bridgeport	2,632	2,735,265	(65,082)	3,354,393	(586,705)	.....	(586,705)	1,184,449	597,744
Hartford Home Savings and Loan Assoc.	674,921	14,625,126	(579,485)	16,890,364	(1,505,630)	.....	(1,505,630)	7,758,871	6,253,241
Home Sav. & Loan Assoc., Bridgeport	.....	6,126,628	(244,670)	7,027,750	(914,204)	.....	(914,204)	3,508,973	2,594,769
Naugatuck Valley Savings & Loan Assoc.	9,708	4,861,910	2,000	5,785,081	(313,427)	.....	(313,427)	2,601,130	2,287,703
Permanent Sav. & Loan Assoc., Meriden	38,985	8,874,934	(311,120)	10,304,490	(474,574)	.....	(474,574)	5,384,228	4,909,654
Putnam Savings and Loan Assoc.	(215)	1,696,672	(14,794)	2,161,416	(120,973)	$(1,477)	(122,450)	1,012,812	890,362
Savings & Loan Assoc., of Southington	71,123	3,247,962	6,335	3,708,322	(14,230)	.....	(14,230)	1,577,950	1,563,720
Shelton Savings & Loan Assoc.	2,174	3,968,491	(66,872)	4,830,489	(272,987)	.....	(272,987)	1,567,030	1,294,043
Willimantic Savings and Loan Assoc.	19,822	5,933,458	(269,761)	6,775,234	(690,058)	.....	(690,058)	3,180,684	2,490,626
Windsor Locks Savings and Loan Assoc.	.....	1,835,080	28,266	2,160,122	70,435	.....	70,435	1,594,656	1,665,091
Total	**$967,125**	**$89,306,332**	**$(2,213,586)**	**$103,835,292**	**$(7,069,702)**	**$(1,477)**	**$(7,071,179)**	**$45,507,512**	**$38,436,333**
(Stock Chartered)									
American Sav. & Loan Assoc., Waterbury	306,644	12,082,561	(153,400)	15,042,196	471,726	3,108,746	3,580,472	8,341,193	11,921,665
Farmington Valley Sav. & Loan Assoc.	.....	855,352	375	1,249,956	44,905	.....	44,905	1,979,193	2,024,098
Heritage Sav. & Loan Assoc., Manchester	4,411	12,526,758	(245,705)	14,741,994	(830,115)	1,938,736	1,108,621	5,406,910	6,515,531
Security Sav. & Loan Assoc., Waterbury	46,000	1,073,023	50	1,621,022	95,295	46,978	142,273	2,064,681	2,206,954
Total	**$357,055**	**$26,537,694**	**$(398,380)**	**$32,655,168**	**$(218,189)**	**$5,094,460**	**$4,876,271**	**$17,791,977**	**$22,668,248**
Grand Total	**$1,324,180**	**$115,844,026**	**$(2,611,966)**	**$136,490,460**	**$(7,287,891)**	**$5,092,983**	**$(2,194,908)**	**$63,299,489**	**$61,104,581**

Table No. 28—ABSTRACT OF REPORTS FROM 1942-1981 (Amounts in thousands of dollars)

Year	Number of Associations	Assets: Loans on real estate	Loans on savings accounts and other loans	U. S. Government obligations	Securities, including Fed. Home Loan Bank stock	Cash and due from banks	Real estate, office building and furniture and fixtures	Other assets	Liabilities: Total account liability	Notes Payable, including advances from Fed. Home Loan Bank	Other liabilities	Net worth	Total assets or liabilities
1942	34	27,969	337	385	233	685	235	130	26,876	471	207	2,422	29,978
1943	34	27,329	211	3,629	237	989	164	140	29,329	451	187	2,734	32,702
1944	34	27,760	158	6,055	241	1,523	110	51	32,185	379	226	3,090	35,882
1945	33	27,991	133	9,528	254	1,600	106	35	35,576	420	271	3,381	39,649
1946	33	32,691	179	10,407	272	1,313	95	65	39,426	1,284	578	3,729	45,019
1947	32	39,407	222	8,646	312	1,310	97	78	43,484	1,576	882	4,131	50,074
1948	32	47,405	331	6,250	449	1,608	97	139	47,966	2,211	1,515	4,588	56,282
1949	31	51,996	361	5,385	514	1,942	95	165	52,934	1,263	1,179	5,083	60,461
1950	31	57,998	443	5,576	854	2,084	163	136	57,967	2,075	1,560	5,653	67,257
1951	31	66,795	559	6,271	1,303	3,602	406	193	68,692	2,291	1,995	6,154	79,127
1952	31	77,500	677	6,601	1,531	3,625	563	224	79,654	2,024	2,367	6,876	90,721
1953	30	88,875	885	7,234	1,641	4,379	614	205	91,813	1,886	2,453	7,681	103,833
1954	30	101,064	1,035	7,245	1,771	4,953	1,148	222	104,437	1,784	2,581	8,636	117,438
1955	30	116,170	1,578	8,203	2,155	6,047	1,438	283	119,955	2,672	3,606	9,644	135,874
1956	30	129,153	1,751	9,377	2,519	5,106	1,620	313	132,460	2,988	3,617	10,754	149,819
1957	28	139,418	1,964	9,546	3,121	5,451	1,518	288	135,567	1,865	2,581	11,293	151,306
1958	27	139,720	2,234	10,563	4,253	6,147	1,923	165	148,442	1,198	3,069	12,276	164,985
1959	25	151,175	2,755	11,395	4,187	4,876	1,854	204	156,825	2,936	3,387	13,322	176,470
1960	23	159,592	3,029	10,093	4,094	5,699	1,895	192	164,572	2,366	3,385	14,271	184,594
1961	22	171,273	3,061	10,732	5,044	7,314	1,999	221	179,840	3,055	3,592	15,177	201,664
1962	22	189,122	3,122	11,009	6,307	9,394	2,657	524	199,030	2,567	4,319	16,719	222,135
1963	22	213,724	3,596	14,758	6,037	7,675	2,891	1,000	218,046	9,011	5,414	17,210	249,681
1964	20	238,684	3,906	14,517	6,358	7,370	3,088	2,765	235,265	17,532	5,757	18,314	276,688
1965	20	260,098	4,515	16,075	6,410	7,038	3,230	3,007	258,440	16,378	6,224	19,431	300,473
1966	20	269,206	5,287	18,290	6,902	6,273	3,328	2,946	275,026	10,987	5,724	20,495	312,232
1967	20	280,164	6,082	19,221	7,320	8,478	3,557	3,099	289,300	9,190	7,719	21,612	327,821
1968	21	300,489	6,958	20,869	7,242	7,030	3,852	3,883	304,451	13,935	9,125	23,512	350,323
1969	19	323,405	7,760	18,194	8,375	6,193	3,862	6,658	318,873	20,566	10,626	24,193	374,258
1970	17	348,555	8,495	18,710	9,417	11,184	4,001	5,455	340,658	26,167	13,491	25,501	405,817
1971	17	399,835	10,941	24,797	13,854	10,394	4,338	8,388	395,934	32,685	16,345	27,583	472,547
1972	17	470,798	14,377	24,927	19,177	8,288	4,741	11,802	464,584	39,973	19,234	30,319	554,110
1973	17	533,873	17,914	23,407	22,829	10,385	5,404	19,288	507,454	67,843	24,393	33,360	633,050
1974	13	572,651	21,198	18,930	28,465	11,171	6,361	24,121	538,074	86,094	27,417	36,339	682,924
1975	17	614,889	32,746	[1]	62,371	9,068	7,511	24,474	614,320	71,508	26,069	39,162	751,059
1976	17	667,462	44,272	[1]	73,843	9,067	8,902	20,003	694,584	87,822	28,841	42,302	823,549
1977	17	740,979	57,979	[1]	89,328	8,700	14,764	16,036	783,597	63,132	34,465	46,596	927,790
1978	17	815,538	72,635	[1]	97,412	11,720	15,470	18,031	862,271	81,113	35,176	52,244	1,030,806
1979	18	913,430	56,274	[1]	97,887	12,817	17,639	19,914	926,994	98,366	32,971	59,630	1,117,961
1980	19	947,455	66,318	[1]	123,129	11,029	23,179	22,226	1,012,879	92,715	24,493	63,299	1,193,336
1981	19	981,835	72,014	[1]	135,643	27,118	19,700	28,191	1,081,256	98,129	24,011	61,105	1,264,501

[1]Included with Securities, including Federal Home Loan Bank Stock.

Table No. 29
THE SAVINGS BANK LIFE INSURANCE SYSTEM

The number and amount of Ordinary policies and Group certificates in force in 18 issuing banks as of December 31, 1981 were as follows:

Issuing Banks	Policies and Certificates in Force: Ordinary Policies Number	Ordinary Policies Amount	Group Certificates* Number	Group Certificates* Amount	Total Amount* Number	Total Amount* Amount
		(Amounts in thousands of dollars)				
American Savings Bank, New Britain	392	$3,612	6,105	$72,292	6,497	$75,904
Banking Center, Waterbury	6,225	20,108	3,444	53,795	9,669	73,903
Berlin Savings Bank, Kensington	1,392	5,711	54,175	207,323	55,567	213,034
Bristol Savings Bank	2,328	6,785	2,646	40,985	4,974	47,770
Central Bank for Savings, Meriden	137	1,115	2,418	29,843	2,555	30,958
Chelsea Savings Bank, Norwich	2,214	6,343	2,546	34,439	4,760	40,782
City Savings Bank, Bridgeport	1,595	7,399	3,659	54,602	5,254	62,001
Connecticut Savings Bank, New Haven	7,220	22,557	4,939	75,639	12,159	98,196
Savings Bank of Danbury	674	1,742	1,833	27,354	2,507	29,096
Derby Savings Bank	310	2,512	2,921	45,362	3,231	47,874
Savings Bank of Manchester	1,440	5,751	3,352	50,746	4,792	56,497
Mechanics & Farmers Savings Bank of Bridgeport	580	2,834	4,055	49,807	4,635	52,641
New Haven Savings Bank	166	1,291	5,431	62,721	5,597	64,012
Savings Bank of New London	258	1,653	5,638	56,027	5,896	57,680
Norwich Savings Society	3,949	12,591	6,381	65,307	10,330	77,898
People's Savings Bank, Bridgeport	10,275	33,844	24,458	240,972	34,733	274,816
South Norwalk Savings Bank	107	943	2,892	39,784	2,999	40,727
State Bank for Savings, Hartford	1,101	6,065	3,900	56,368	5,001	62,373
SBLI Co.	0	0	2,010	4,729	2,010	4,729
Total	**40,363**	**$142,796**	**142,803**	**$1,268,095**	**183,166**	**$1,410,891**

*Includes group policyholders covered under reinsurance assumed.

December 31, 1981 marked the completion of the 40th year of operations of the Connecticut system of Savings Bank Life Insurance, which at year-end consisted of 60 of the 65 mutual savings banks in this State. Of the 60 SBLI banks, 18 are issuing banks, so called because they have formed separate life insurance departments which issue contracts of life insurance; and 42 are agency banks acting as agents of the issuing banks.

Policy limits are established under Section 36-142(5)(a) of the Banking Laws. Public Act 77-354 increased the individual limit to $15,000 in 1981. Group limits were increased to $30,000 in 1981. Connecticut SBLI achieved a new high of $1,410,891,000 insurance in force December 31, 1981.

Savings banks are authorized to write Ordinary and Group policies. As of December 31, 1981 there were in force 40,363 Ordinary policies in the amount of $142,796,000 and 142,803 Group Certificates in the amount of $1,268,095,000 bringing total policies and certificates in force to 183,166 in number and $1,410,891,000 in amount.

Savings banks writing life insurance are assisted by a central organization, The Savings Bank Life Insurance Company, Hartford, which by law is required to furnish actuarial and medical underwriting services to the banks and to reinsure the mortality risk of policies issued by the life insurance departments. The Company operates under a charter granted by the State of Connecticut and is duly licensed by the Insurance Commissioner of this State.

THE SAVINGS BANK LIFE INSURANCE SYSTEM

Officers of The Savings Bank Life Insurance Company

Chairman — Edward P. Lorenson
Vice Chairman — Norman E. W. Erickson
President — Charles G. Katibian
Vice President — George B. Holmes, FLMI
Treasurer — Alfred W. Driggs, FLMI
Secretary — Lorraine S. Pfister
Medical Director — Norman J. Barker, M.D.

Directors of The Savings Bank Life Insurance Company

Richard L. Creviston, President, The Savings Bank of New London
James H. Doak, Jr., President, The Central Bank for Savings, Meriden
Norman E. W. Erickson, President, American Savings Bank, New Britain
John L. Flannery, President, State Bank for Savings, Hartford
Robert M. Geier, President, The New Haven Savings Bank
Frank J. Godwin, Jr., President, The Liberty Bank for Savings, Middletown
Norwick R. Goodspeed, President, People's Savings Bank, Bridgeport
Edward R. Kasparek, Chairman, Mechanics & Farmers Savings Bank, Bridgeport
Edward P. Lorenson, Chairman, Bristol Savings Bank

Table No. 30
LICENSED MONEY FORWARDERS
(December 31, 1981)

MONEY FORWARDER LICENSEES

(Issued in accordance with Public Act 81-264, which became effective on 10-1-81).

License Number	Date Issued	Issued To	Type of Business
2	11-23-81	American Express Company American Express Plaza New York, New York 10004	Travelers Checks and Money Orders
3	11-23-81	Travelers Express Company, Inc. 5075 Wayzata Boulevard Minneapolis, Minnesota 55416	Money Orders
6	12-2-81	Republic Money Orders, Inc. Pacific & Ervay Streets Dallas, Texas 75201	Travelers Checks and Money Orders
16	12-2-81	Deak-Perera Connecticut, Inc. 80 Atlantic Street Stamford, Connecticut 06901	Money Orders
17	12-2-81	Pekao Trading Corporation 225 Park Avenue South New York, New York 10003	Money Orders
20	12-9-81	First Chicago Cheque Corporation 1275 Davis Road Elgin, Illinois 60120	Travelers Checks
21	12-9-81	Citicorp 399 Park Avenue New York, New York 10043	Travelers Checks
22	1-13-82	The Chase Manhattan Corporation 1 Chase Manhattan Plaza New York, New York 10081	Travelers Checks
23	12-14-81	Thomas Cook, Inc. 11 West 42nd Street New York, New York 10036	Travelers Checks

Table No. 33
THE CONNECTICUT DEVELOPMENT CREDIT CORPORATION

The express purpose of this corporation is to generally promote and advance the prosperity and economy of the State by encouraging new industry and rehabilitating existing industries.

The members of the corporation consist of such banks and trust companies, national banking associations, and various types of insurance companies as voluntarily make application for membership. Each member lends funds to the corporation on a pro-rated basis when called upon, subject to statutory limits, which in the case of a bank is 2% of capital and surplus. The total obligations of the corporation may at no time exceed ten times the amount of paid-in capital and surplus.

The books and affairs of the corporation are subject to an annual examination by the Banking Department.

A statement of condition (unaudited) of the corporation as of December 31, 1981 is as follows:

Assets

Cash	$ 112,894
Funds held in escrow	2,877
Loans receivable	1,291,518
Less-member bank direct participations	(220,717)
	1,070,801
Less-reserve for loan losses	(226,242)
Net loans receivable	844,559
Investments:	
Certificates of deposit	541,234
Savings accounts	1,061
Real estate	—
	542,295
Accrued interest receivable	68,909
Property and equipment, net of accumulated depreciation of $24,584	1,496
Deferred income tax	21,879
Income taxes receivable	5,643
Other assets	2,515
Total Assets	**$1,603,067**

Liabilities and Stockholders' Equity

Notes payable to member banks	$ 655,003
Other notes payable	471,725
Escrow and other deposits	2,877
Accrued interest payable	51,307
Accrued income taxes	125
Other accrued expenses and accounts payable	5,017
Total liabilities	1,186,054
Stockholders' equity:	
Capital stock, no par value—Authorized 5,000 shares; 3,238 issued and outstanding	337,150
Retained earnings	79,863
	417,013
Total Liabilities and Stockholders' Equity	**$1,603,067**

OFFICERS OF THE CORPORATION

Chairman of the Board and President	Richard G. Rothwell	Connecticut Bank & Trust Co., Hartford
Executive Vice Pres. and Asst. Treas.	Joseph B. Roberts	Conn. Development Credit Corp., Meriden
Treasurer	Walter E. Mullen	American National Bank, Hamden
Secretary	Randolph K. Byers, Jr.	Nexus, Inc., Stamford
Asst. Secretary	Rose F. Gilmartin	Conn. Development Credit Corp., Meriden

Table No. 35
BANK HOLDING COMPANIES OPERATING IN CONNECTICUT

(Amounts in thousands)	Total Assets Dec. 31, 1981
CBT, CORPORATION, HARTFORD	
The Connecticut Bank and Trust Company, Hartford	$3,366,971
CITYTRUST BANCORP, INC., BRIDGEPORT	
Citytrust, Bridgeport	757,159
COLONIAL BANCORP, INC., WATERBURY	
The Colonial Bank, Waterbury	1,233,838
CONNECTICUT BANCSHARES CORPORATION, LARCHMONT, NY	
Northern Connecticut National Bank, Windsor Locks	67,241
FIRST BANCORP, INC., NEW HAVEN	
First Bank, New Haven	610,421
New Britain Bank and Trust Company	114,161
The Terryville Trust Company	25,430
FIRST CONNECTICUT BANCORP, INC., HARTFORD	
The New Britain National Bank	151,754
United Bank & Trust Company, Hartford	376,800
The Simsbury Bank and Trust Company	100,287
HARTFORD NATIONAL CORPORATION	
Hartford National Bank and Trust Company	2,779,853
NORTHEAST BANCORP, INC., STAMFORD	
Union Trust Company, Stamford	1,251,288
STATE NATIONAL BANCORP, INC., BRIDGEPORT	
State National Bank, Bridgeport	905,111

COMPARATIVE REPORT OF CONDITION

Table No. 36— CONSOLIDATED BALANCE SHEET FOR CREDIT UNIONS DECEMBER 31, 1981 AND DECEMBER 31, 1980

(Amounts in thousands of dollars)

ASSETS	Dec. 31, 1981 162 Credit Unions	Dec. 31, 1980 162 Credit Unions	Increase or (Decrease)
Loans to members, Gross	$192,084	$186,493	$5,591
Less Allowance for Loan Losses	(2,331)	(2,374)	43
Loans to members, net	189,753	184,119	5,634
Cash on hand and in checking accounts	6,546	4,511	2,035
Deposits in savings banks and savings and loan associations	3,122	3,344	(222)
Common trust and U.S. Government obligations	9,297	10,531	(1,234)
Other investments	6,918	4,545	***2,373
Constitution State Corporate Credit Union, Inc.	26,546	27,537	(991)
Office building, furniture and equipment	3,354	3,279	75
Other asets	3,776	2,653	1,123
Total Assets	**$249,312***	**$240,519****	**$8,793**
LIABILITIES AND EQUITY			
Due shareholders	$222,317	$214,756	$7,561
Notes payable	3,505	6,646	(3,141)
Other liabilities	7,102	4,619	2,483
Equity:			
Other reserves	2,999	2,824	175
Reserve for Losses	8,592	7,749	843
Undivided Earnings	4,797	3,925	872
Total Liabilities and Equity	**$249,312***	**$240,519****	**$8,793**

*Adjusted to exclude Constitution State Corporate Credit Union, Inc. with assets and liabilities of $118,816.
**Adjusted to exclude Constitution State Corporate Credit Union, Inc. with assets and liabilities of $104,770.
***Adjusted to include loans to other Credit Unions.

Table No. 38—STATEMENT OF ASSETS, DECEMBER 31, 1981

CREDIT UNION NAME	Loans to members gross	Less allowance for loan losses	Loans net to members	Cash on hand and in banks	United States Government obligations	Other investments	Constitution State Corp. Credit Union, Inc.	Office building furniture and fixtures	Other assets	Total assets
A.T.B. Emp. Credit Union, Inc., New Haven	$14,141.12	.....	$14,141.12	$1,177.40	.....	.....	$14,[illegible]	.....	.....	$29,762.42
Acme Emp. Credit Union, Inc., Dayville	331,708.64	$(4,091.88)	327,616.76	10,030.91	.....	$3,121.95	40,359.93	.....	$1,596.77	382,766.32
Allison Emp. Credit Union, Inc., Shelton	157,272.28	(2,932.59)	154,339.69	9,722.69	.....	1,594.03	61,289.37	.....	925.44	227,871.22
American Mutual Credit Union, Inc., West Hartford	77,099.37	(3,367.40)	73,731.97	5,124.32	.....	.....	.....	.....	.....	78,856.29
American Standard Emp. Credit Union, Inc., Wauregan	309,530.35	(7,111.14)	302,419.21	19,809.73	.....	.....	.....	$79.00	.....	322,307.94
Amstar Corporation Emp. Credit Union, Inc., Versailles	250,498.69	(1,297.31)	249,201.38	1,660.35	.....	308.09	58,515.32	.....	.....	309,685.14
B.M.G. Emp. Credit Union, Inc., Bridgeport	466,790.61	(11,080.11)	455,710.50	26,541.90	.....	767.49	99,335.55	838.53	7,132.95	590,326.92
Backus Hospital Emp. Credit Union, Inc., Norwich	376,596.84	(4,320.41)	372,276.43	45,606.54	.....	500.00	156,452.86	1,519.90	8,300.84	584,656.57
Barden Emp. Credit Union, Inc., Danbury	1,164,078.49	(7,894.00)	1,156,184.49	137,937.02	$743,229.34	208,129.69	.....	2,183.00	175.00	2,247,838.54
Bearing Workers Credit Union, Inc., New Britain	1,173,751.85	(12,762.95)	1,160,988.90	50.00	.....	9,118.40	295,848.76	8,911.54	16,144.53	1,491,062.13
Beaver Brook Industrial Credit Union, Inc., Danbury	150,340.33	(3,037.04)	147,303.29	7,721.37	.....	.....	33,260.39	114.19	2,193.87	190,593.11
Berger Townsend West Credit Union, Inc., Orange	462,035.51	(3,859.47)	458,176.04	57.69	.....	100,289.00	37,832.09	.....	966.76	597,321.58
Berol Corporation Emp. Credit Union, Inc., Danbury	520,105.54	(4,510.15)	515,595.39	15,486.41	.....	96,765.24	695.11	3.00	184.04	628,729.19
Bethel Stamford Credit Union, Inc., Stamford	1,602.74	.....	1,602.74	3,184.43	.....	1,935.06	4,927.27	.....	103.87	11,753.37
Bic Pen Emp. Credit Union, Inc., Devon	625,488.84	(5,997.79)	619,491.05	59,974.61	.....	.....	117,022.17	1,405.97	7,025.28	804,919.08
Bigelow Emp. Credit Union, Inc., New Haven	6,664.73	(116.54)	6,548.19	4,880.50	.....	.....	12,943.17	248.11	.....	24,619.97
**Brailover Mutual Benefit Assoc., Bloomfield	4,020.00	(2,616.84)	1,403.16	44,840.99	.....	.....	.....	.....	.....	46,244.15
Brand-Rex Emp. Credit Union, Inc., Willimantic	356,594.41	(6,887.47)	349,706.94	9,953.38	.....	206.04	8,995.42	.....	1,749.03	370,610.81
Branford Credit Union, Inc., Branford	533,105.33	(4,500.91)	528,604.42	6,927.43	.....	8,519.46	244,824.75	531.97	5,800.87	795,208.90
Bridgeport Cloak Makers' Local 141 Credit Union, Inc.	40,985.39	(4,919.35)	36,066.04	1,944.77	.....	21,815.83	.....	.....	130.34	59,956.98
Bridgeport Cornwall & Patterson Co. Credit Union, Inc.	64,216.15	(873.95)	63,342.20	1,173.96	.....	113,155.08	.....	5.00	282.00	177,958.24
Bridgeport Machines Credit Union, Inc., Bridgeport	799,193.15	(10,266.20)	788,926.95	17,002.63	.....	146,351.82	.....	780.98	9,211.94	962,274.32
Bunker Ramo RF Div. Emp. Cr. Union, Inc., Danbury	618,792.65	(5,457.68)	613,334.97	2,184.98	.....	30,779.46	.....	1.00	412.88	646,713.29
C.H.H. Credit Union, Inc., Torrington	430,621.29	(1,922.20)	428,699.09	3,962.09	.....	.....	133,054.91	1,034.56	5,648.67	572,399.32
C.W.V. Post 1466 Credit Union, Inc., Bridgeport	2,350.00	(75.00)	2,275.00	2,133.25	.....	8,456.38	.....	2.00	143.01	13,010.64
Canberra Emp. Credit Union, Inc., Meriden	118,778.13	(2,883.50)	115,894.63	17,463.82	.....	.....	35,595.47	.....	.....	168,953.92
Carwin Emp. Credit Union, Inc., North Haven	139,302.10	(2,255.52)	137,046.58	7,593.99	.....	.....	33,049.95	533.41	125.00	178,348.93
Central Mutual Credit Union, Inc., West Hartford	126,267.73	(810.96)	125,456.77	68.24	.....	9,389.13	.....	.....	.....	134,914.14
Cilco Emp. Credit Union, Inc., Bridgeport	182,043.17	(376.05)	181,667.12	8,006.13	.....	.....	85,067.88	.....	243.30	274,984.43
Citizens Protective Mutual Benefit Assoc., Bloomfield	252,676.14	(9,135.33)	243,540.81	364.95	.....	.....	293.46	.....	263.50	244,462.72
Coca-Cola of Hartford Emp. Cr. Union, Inc. E. Hartford	141,297.81	(2,766.05)	138,531.76	4,399.15	.....	.....	16,305.98	.....	1,464.85	160,701.74
Cody Mutual Benefit Assoc., Windsor	220,956.62	(12,849.61)	208,107.01	15,118.28	.....	95,573.01	.....	.....	.....	318,798.30
Community Credit Union, Inc., Ansonia	459,457.76	(13,255.88)	446,201.88	54,758.89	.....	4,421.02	11,298.19	1,600.00	4,897.17	523,177.15
Community Service Credit Union, Inc., Groton	28,420,290.83	(228,249.55)	28,192,041.28	1,745,840.00	4,576,233.97	2,062,965.98	28,514.31	1,127,601.17	1,522,664.29	39,255,861.00
Connecticut State Emp. Credit Union, Inc., Hartford	27,846,098.11	(350,000.00)	27,496,098.11	184,590.07	128,567.25	800,000.00	4,928,398.84	837,920.78	404,313.75	34,779,888.80
Co-Operative Credit Union, Inc., West Hartford	81,472.00	(168.00)	81,304.00	31,692.24	.....	.....	.....	2.00	.....	112,998.24
Cushman Chuck Emp. Credit Union, Inc., Hartford	270,971.71	(3,993.06)	266,978.65	24,867.69	.....	25,610.94	.....	1.00	3,131.76	320,590.04
D.K.H. Credit Union, Inc., Putnam	293,965.36	(1,262.75)	292,682.61	13,172.26	.....	.....	116,274.19	373.38	3,700.89	426,203.33
D-O Credit Union, Inc., Stamford	202,047.14	(470.44)	201,576.70	948.57	.....	248.61	14,965.11	.....	5,212.87	222,951.86
Dairy Industry Credit Union, Inc., North Haven	253,359.69	(3,489.06)	249,870.63	1,296.99	.....	.....	131,000.00	17.00	276.79	382,461.41
Dairy Products Emp. Credit Union, Inc., Hartford	97,902.37	(372.47)	97,529.90	621.16	.....	.....	567.73	1.00	958.21	99,678.00
Danbury Cyanamid Emp. Credit Union, Inc., Danbury	1,435,492.58	(14,517.38)	1,420,975.20	89,797.54	.....	281,657.75	216,249.01	1,647.28	3,610.75	2,013,937.53
Danco Emp. Credit Union, Inc., Putnam	72,460.17	(708.15)	71,752.02	4,246.90	.....	.....	30,429.31	416.01	.....	106,844.24
Davis-Standard Emp. Credit Union, Inc., Pawcatuck	234,160.36	(6,288.86)	227,871.50	18,476.68	.....	10,000.00	42,154.75	353.12	4,504.48	303,360.53
Dunham-Bush Emp. Credit Union, Inc., Elmwood	235,076.88	(2,375.23)	232,701.65	4,462.84	.....	1,201.97	10,660.00	464.23	2,181.00	251,671.69

Dutch Point Credit Union, Inc., Wethersfield	11,395,949.18	(71,400.78)	11,324,548.40	248,184.69	.....	4,037,549.74	304,943.88	516,753.66	718,869.52	17,150,849.89
EIS Emp. Credit Union, Inc., Middletown	370,472.72	(3,072.05)	367,400.67	3,696.24	.....	180,397.27	4,924.33	168.23	4,480.24	561,066.98
Eagle Mutual Benefit Assoc., Hartford	358,202.84	(30,674.43)	327,528.45	1,750.84	.....	1,307.47	7,041.45	6.00	.....	337,634.21
East Haven Municipal Emp. Cr. Union, Inc. E. Haven	243,633.69	(724.33)	242,909.56	3,375.65	.....	338.90	27,767.41	1,347.37	.....	275,738.89
Edgcomb-Milford Emp. Credit Union, Inc., Milford	18,279.60	.....	18,279.60	1,234.05	.....	.....	14,678.09	.....	634.92	34,826.66
Enbic Co. Emp. Credit Union, Inc., Simsbury	234,465.67	(1,673.15)	232,792.52	1,053.43	.....	2,762.74	.....	4.00	4,023.51	240,636.20
First Connecticut Credit Union, Inc., Wallingford	3,724,373.36	(126,378.78)	3,597,994.58	10,531.85	.....	.....	416,599.80	9,740.37	53,788.74	4,088,655.34
Fluids Control Division Emp. Cr. Union, Inc., Hamden	103,735.46	(1,501.02)	102,234.44	19,786.76	.....	.....	146,940.57	.....	2,591.06	271,552.83
Food Distributor Emp. Credit Union, Inc., Cheshire	100,862.50	(868.27)	99,994.23	3,495.65	.....	25,239.98	123.09	409.90	2,265.87	131,528.72
Fort Trumbull Credit Union, Inc., New London	3,547,585.78	(3,770.77)	3,543,815.01	490,645.19	.....	16.29	1,502,369.18	100,973.64	30,475.29	5,668,294.60
G. & D. Emp. Credit Union, Inc., Kensington	88,318.55	(73.42)	88,245.13	5,868.85	.....	14,736.98	.....	1.00	1,292.72	110,144.68
Geometric Emp. Credit Union, Inc., New Haven	144,646.49	(3,135.13)	141,511.36	36,379.77	.....	656.74	.....	83.34	2,363.95	180,995.16
H-K Associates Credit Union, Inc., Elmwood	317,437.58	(9,280.59)	308,156.99	30,999.16	.....	.....	91,006.85	5.00	.....	430,168.00
H.S.R. Credit Union, Inc., New Haven	1,197,201.40	(24,095.35)	1,173,106.05	4,960.02	.....	.....	749,440.16	1,972.99	31,820.49	1,961,299.71
Hale Mfg. Co. Emp. Credit Union, Inc., Ballouville	71,758.01	(694.48)	71,063.53	24,793.08	.....	.....	29,579.32	.....	1,127.57	126,563.50
Hartford Courant Emp. Credit Union, Inc., Hartford	1,059,488.85	(2,769.24)	1,056,699.61	78,159.33	.....	25,000.00	667,218.83	5.00	.....	1,827,082.77
Hartford Hospital Emp. Credit Union, Inc., Hartford	5,512,171.95	(83,463.97)	5,428,707.98	113,201.31	.....	.....	650,233.83	96,514.55	65,822.39	6,354,480.06
Hartford Postal Emp. Credit Union, Inc., Hartford	2,831,716.30	(48,396.92)	2,783,319.38	45,479.51	.....	452,520.36	.....	.....	13,126.60	3,294,445.85
Heim Emp. Credit Union, Inc., Fairfield	219,989.29	(1,489.70)	218,499.59	14,540.83	.....	.....	1,967.53	.....	1,345.85	236,353.80
Heli-Coil Emp. Credit Union, Inc., Danbury	293,052.35	(7,060.51)	285,991.84	592.00	.....	151,939.13	....	1.00	3,543.19	442,067.16
Heublein Emp. Credit Union, Inc., Hartford	913,171.27	(17,012.33)	896,158.94	42,435.61	.....	109.93	62,4..75	2.00	6,783.18	1,007,922.41
Hi-G Emp. Credit Union, Inc., Windsor Locks	91,530.09	(1,819.56)	89,710.53	5,790.92	.....	.....	68,680.92	.....	1,105.39	165,287.76
Hitchcock Chair Emp. Credit Union, Inc., New Hartford	50,030.25	(638.59)	49,391.66	5,102.93	.....	896.23	49,174.00	2.00	.....	104,566.82
Jacobs Rubber Emp. Credit Union, Inc., Dayville	146,919.93	(2,164.34)	144,755.59	1,645.67	.....	.....	29,172.09	138.90	1,483.71	177,195.96
Jenkins Bros. Emp. Credit Union, Inc., Bridgeport	277,349.61	(5,725.26)	271,624.35	3,138.39	.....	40,371.55	398.38	.....	48,102.27	363,634.94
Jewish National Workers Mutual Benefit Assoc., W. Htfd	157,969.00	(1,519.00)	156,450.00	7,169.46	.....	1,614.85	.....	.....	322.41	165,556.72
Jordan Mutual Benefit Assoc., West Hartford	750,042.48	(55,680.22)	694,362.26	27,698.22	.....	79,773.74	.....	1.00	477.15	802,312.37
Kaman Emp. Credit Union, Inc., Bloomfield	2,078,148.46	(9,879.34)	2,068,269.12	74,726.69	85,022.36	270,780.00	482,981.67	.....	7,761.80	2,989,541.64
Keney Mutual Benefit Assoc., Windsor	92,938.06	(1,421.81)	91,516.25	6,966.38	.....	18,544.83	.....	.....	.....	117,027.46
Kief Protective Mutual Benefit Assoc., West Hartford	1,590,093.56	(8,113.24)	1,581,980.32	26,113.07	.....	247,486.80	.....	5,970.57	4,891.00	1,866,441.76
Kimberly-Clark Emp. Credit Union, Inc., N Milford	645,132.40	(2,784.00)	642,348.40	95,299.98	.....	.....	66,543.55	.....	2,928.59	807,120.52
Lewis Engineering Emp. Credit Union, Inc., Naugatuck	85,262.62	(1,197.00)	84,065.62	10,700.86	.....	17,965.22	.....	61.28	746.82	113,539.80
Loctite Emp. Credit Union, Inc., Newington	286,955.14	(4,228.77)	282,726.37	25,724.20	.....	.....	102,274.06	110.18	3,496.49	414,331.30
M.S.T. Emp. Credit Union, Inc., Bridgeport	207,469.32	(1,234.01)	206,235.31	21,353.15	.....	.....	110,617.02	5.00	2,649.16	340,859.64
Machine, Tool & Foundry Credit Union, Inc., Bridgeport	183,634.51	(6,613.30)	177,021.21	5,643.41	.....	.....	111,649.93	620.43	3,064.47	297,999.45
Manchester Memorial Hospital Credit Union, Inc.	1,281,264.59	(24,964.18)	1,256,300.41	212,619.30	.....	403.74	4,022.16	419.03	.....	1,473,764.64
Marlin Emp. Credit Union, Inc., North Haven	908,404.89	(5,866.23)	902,538.66	336.66	.....	5,694.46	144,906.00	.....	3,017.97	1,056,493.75
Marlin-Rockwell Emp. Credit Union, Plainville	1,418,069.73	(19,083.23)	1,398,986.50	4,153.08	.....	370,301.54	543,306.16	54,636.28	30,052.09	2,401,435.65
Metropolitan District Emp. Credit Union, Inc., Hartford	1,474,588.35	(29,247.54)	1,445,340.81	38,638.17	.....	4,853.20	676,119.47	5,079.02	18,699.02	2,188,729.69
Miles Emp. Credit Union, Inc., West Haven	229,519.18	(1,215.98)	228,303.20	25,967.76	.....	37,669.90	.....	99	2,861.65	294,803.50
Milford Mutual Benefit Assoc., West Hartford	98,539.00	.....	98,539.00	4,804.51	.....	.....	100.00	1.00	.....	103,444.51
Milford Rivet Emp. Credit Union, Inc., Milford	214,366.59	(7,623.41)	206,743.18	15,886.59	.....	1,349.09	11,860.65	400.40	3,215.79	239,455.70
Mossberg & Sons Emp. Credit Union, Inc., North Haven	156,455.85	(2,321.52)	154,134.33	530.50	.....	.....	243,455.97	580.05	.....	398,700.85
Mount Sinai Hospital Emp. Credit Union, Inc., Hartford	495,672.55	(3,071.47)	492,601.08	17,020.75	.....	.....	56,669.32	783.53	5,706.59	572,781.27
N.B. Memorial Hospital Emp. Cr. Un. Inc., New Britain	51,636.46	(890.16)	50,746.30	3,525.46	.....	1,187.94	45,186.52	627.68	.....	101,273.90
NCSS Emp. Credit Union, Inc., Wilton	30,614.32	(3,250.00)	27,364.32	259.34	.....	.....	393,180.77	.....	5,167.58	425,972.01
Nestle Emp. Credit Union, Inc., New Milford	21,751.61	(309.56)	21,442.05	1,878.20	.....	.....	3,543.32	.....	1,462.06	28,325.63
New Britain General Hospital Emp. Credit Union, Inc.	2,574,944.02	(18,106.14)	2,556,837.88	1,298.92	.....	.....	601,305.99	10,822.95	14,673.69	3,184,939.43
New Britain Municipal Emp. Credit Union, Inc.	707,921.88	(10,801.84)	697,120.04	74,772.03	.....	504.24	110,616.51	1,180.67	6,951.01	891,144.50
New Haven Firefighters Credit Union, Inc., New Haven	1,187,870.70	(6,446.60)	1,181,424.10	11,110.40	.....	288,701.15	100,716.50	2,506.20	26,136.45	1,610,594.80

Table No. 38—STATEMENT OF ASSETS, DECEMBER 31, 1981—Concluded

CREDIT UNION NAME	Loans to members gross	Less allowance for loan losses	Loans net to members	Cash on hand and in banks	United States Government obligations	Other investments	Constitution State Corp. Credit Union, Inc.	Office building furniture and fixtures	Other assets	Total assets
New Haven Gas Co. Emp. Cr. Union, Inc., New Haven	637,583.24	(16,779.45)	620,803.79	34,475.59	.....	90,288.42	17,998.51	6,238.93	9,454.34	779,259.58
New Haven Newspapers Emp. Cr. Un., Inc., New Haven	1,017,225.01	(9,213.18)	1,008,011.83	18,745.67	.....	.....	184,177.74	3,479.80	.....	1,214,415.04
New Haven Water Co. Emp. Cr. Union, Inc., New Haven	562,551.92	(7,772.60)	555,779.32	5,603.78	.....	.....	182.69	16,220.72	4,586.09	582,372.60
New London Municipal Emp. Cr. Un., Inc., New London	760,591.28	(28,000.00)	732,591.28	22,836.18	.....	20,637.18	.....	.....	1,642.51	777,707.15
Newington Catholic Credit Union, Inc., Newington	142,607.34	(306.08)	142,301.26	510.00	.....	.....	46,834.66	593.50	1,960.97	192,200.39
Nielsen Tool & Die Emp. Credit Union, Inc., Hartford	121,599.59	(1,664.87)	119,934.72	14,691.02	.....	.....	42,479.29	74.10	.....	177,179.13
Northwest Emp. Credit Union, Inc., Torrington	16,167.96	.....	16,167.96	5,870.73	.....	.....	46,222.23	.....	765.30	69,026.22
Northwest Protective Association, Unionville	110,577.00	(377.77)	110,199.23	6,394.92	.....	.....	6,724.86	.....	.....	123,319.01
Norwalk Hospital Credit Union, Inc., Norwalk	854,803.19	(15,558.43)	839,244.76	35,051.77	.....	162.15	113,691.13	.....	7,883.80	9,96,033.61
Norwalk Municipal Emp. Credit Union, Inc., Norwalk	4,821,920.54	(59,084.28)	4,762,836.26	15,885.09	.....	18,837.78	1,289,963.66	3,535.36	4,805.43	6,095,863.58
O.Z. Gedney Emp. Credit Union, Inc., Terryville	73,646.54	(3,878.50)	69,768.04	6,147.95	.....	.....	35,473.55	122.64	971.02	112,483.20
Olin Emp. of Stamford Credit Union, Inc., Stamford	531,219.73	(5,867.19)	525,352.54	1,441.52	.....	.....	162,895.78	.....	.....	689,689.84
Peabody Credit Union, Inc., Stamford	106,259.59	(403.55)	105,856.04	25,592.77	.....	43,084.82	.....	3.00	1,582.18	176,118.81
Perkin-Elmer Emp. Credit Union, Inc., Wilton	9,423,448.25	(170,949.33)	9,252,498.92	157,289.72	1,250,000.00	108,042.49	670,854.71	35,964.83	35,151.00	11,509,801.67
Perm-O-Last Emp. Credit Union, Inc., Waterbury	182,083.75	(5,196.28)	176,887.47	16,794.03	.....	1,949.28	37,473.27	522.59	92.55	233,719.19
Pervel Industries Emp. Credit Union, Inc., Plainfield	1,187,221.83	(5,562.00)	1,181,659.83	35,876.16	.....	11,917.17	73,281.02	8,532.87	3,041.30	1,314,308.35
Pfizer Emp. Credit Union, Inc., Groton	6,204,627.58	(22,612.40)	6,182,015.18	576,309.48	.....	.....	2,099,586.19	16,687.03	82,275.93	8,956,873.81
Platerer Mutual Benefit Assoc., West Hartford	51,968.00	.....	51,968.00	783.84	.....	.....	.....	.....	684.42	53,436.26
Pratt-Read Emp. Credit Union, Inc., Ivoryton	116,943.54	(1,954.01)	114,989.53	2,984.84	.....	139.76	1,070.06	6.00	256.57	119,446.76
Robertson Paper Box Emp. Credit Union, Inc., Montville	407,454.21	(5,918.66)	401,535.55	18,516.36	.....	1.14	80,750.91	273.61	7,291.76	508,369.33
Royal Emp. Credit Union, Inc., Plainfield	358,714.79	(5,214.13)	353,500.66	3,071.16	.....	.....	121,500.83	.....	3,319.05	481,391.70
Sawmill Brook Industrial Credit Union, Inc., Middletown	295,915.34	(7,840.16)	288,075.18	1,314.99	.....	1,526.42	.....	2,529.55	494.48	293,940.62
Self Protective Mutual Benefit Assoc., Hartford	259,942.00	(9,000.00)	250,942.00	5,112.86	.....	.....	9,375.55	.....	.....	265,430.41
Seymour Manufacturing Emp. Cr. Union, Inc., Seymour	487,257.09	(9,843.28)	477,413.81	9,412.45	.....	6,197.29	.....	1,980.49	4,469.14	499,473.18
Sherwood Medical Industries Cr. Union, Inc., Waterbury	468,950.45	(2,093.88)	466,856.57	3,840.33	.....	.....	64,767.91	1,182.28	4,191.97	540,839.06
Silver Employees Credit Union, Inc., Meriden	728,501.58	(255.40)	728,246.18	731.56	.....	.....	330,803.59	.....	33,065.47	1,092,846.80
SoConn Gas Emp. Credit Union, Inc., Bridgeport	413,676.59	(7,534.14)	406,142.45	2,867.35	.....	.....	73,069.32	151.70	.....	482,230.82
Somers Brass Emp. Credit Union, Inc., Waterbury	164,474.04	(9,874.24)	154,599.80	3,905.04	.....	.....	34,762.46	.....	2,068.05	195,335.35
**South End Hebrew Mutual Benefit Assoc., West Htfd.	19,562.07	.....	19,562.07	.....	.....	.....	.....	.....	.....	19,562.07
South End Mutual Benefit Assoc., West Hartford	714,314.74	(5,291.00)	709,023.74	10,253.80	.....	7,062.29	95,251.28	86.00	.....	821,677.11
Stamford Hospital Emp. Credit Union, Inc., Stamford	537,969.67	(3,347.67)	534,622.00	41,667.12	.....	2,016.27	56,483.65	.....	6,780.26	641,569.30
Stamford Municipal Emp. Credit Union, Inc., Stamford	4,175,328.46	(53,123.08)	4,122,205.38	58,414.83	.....	1,806.21	487,664.21	2,945.23	45,631.96	4,718,667.82
Stanadyne Emp. Credit Union, Inc., Hartford	2,013,744.35	(4,360.20)	2,009,384.15	8,103.98	.....	.....	317,572.72	3,043.60	8,438.40	2,346,542.85
Standard Paper Credit Union, Inc., Hartford	7,497.78	.....	7,497.78	3,296.11	.....	396.47	25,443.62	1.00	.....	36,634.98
State Police Credit Union, Inc., Meriden	2,512,276.31	(5,059.51)	2,507,216.80	40,496.47	.....	100,000.00	357,342.29	24,637.56	5,777.24	3,035,470.36
Stonington Community Credit Union, Inc., Pawcatuck	4,302,795.68	(70,277.47)	4,232,518.21	170,129.75	.....	.....	136,710.15	87,004.74	95,917.43	4,722,280.28
Superior Electric Emp. Credit Union, Inc., Bristol	1,124,969.88	(12,457.75)	1,112,512.13	9,182.38	.....	30,000.00	272,937.20	.....	36,101.20	1,460,732.91
TCE Credit Union, Inc., Windsor	207,703.42	(189.15)	207,514.27	5,482.06	.....	.....	51,382.83	78.00	3,007.62	267,464.78
Taylor & Fenn Co. Emp. Credit Union, Inc., Windsor	40,698.20	(205.27)	40,492.93	29,003.99	.....	6,000.00	.....	2.00	.....	75,498.92
Technicraft Credit Union, Inc., Thomaston	474,049.50	(14,661.00)	459,388.50	7,854.90	.....	24,057.81	91,623.46	708.57	1,110.75	584,743.99
Thermos Credit Union, Inc., Norwich	544,202.90	(7,505.44)	536,697.46	4,273.57	.....	38,566.53	70,500.00	.....	.....	650,037.56
Tormanco Emp. Credit Union, Inc., Torrington	1,617,506.53	(33,501.02)	1,584,005.51	37,184.01	.....	25,207.40	323,094.40	15.00	35,078.09	2,004,584.41
Torrington Co. Emp. Credit Union, Inc., Torrington	6,300,226.32	(45,000.00)	6,255,226.32	178,766.66	.....	1,149,012.62	1,225,490.95	4,272.12	37,714.35	8,850,483.02
Trumbull Credit Union, Inc., Trumbull	426,946.38	(6,694.68)	420,251.70	28,782.53	.....	86,130.69	.....	.....	.....	535,164.92
Tuttle & Bailey Emp. Credit Union, Inc., New Britain	268,157.78	(4,853.56)	263,304.22	602.45	.....	50,394.57	6,946.30	265.00	5,286.72	326,799.26

Table No. 40—CONSOLIDATED STATEMENT OF INCOME, EXPENSES AND DISPOSITION OF EARNINGS WITH OPERATING RATIOS, FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1981

(Amounts in thousands of dollars)	Amount	Percentage*
Gross operating income:		
Interest on loans	$24,119	79.38%
Less borrowers interest refund	(333)	(1.10%)
Interest and dividends from investments	5,796	19.07%
Other income	804	2.65%
Total gross operating income	**30,386**	**100.00%**
Operating expenses:		
Employee compensation	4,416	14.53%
Employee benefits	738	2.43%
Travel and conference	161	0.53%
Association dues	275	0.91%
Office occupancy	425	1.40%
Office operations	1,486	4.89%
Education and promotional	364	1.20%
Loan servicing and legal	188	0.62%
Professional and outside services	967	3.18%
Provision for loan losses	1,872	6.16%
Members insurance	1,422	4.68%
Operating fees	173	0.57%
Cash over and short	8	0.03%
Interest on borrowed money	782	2.57%
Annual meeting	83	0.27%
Miscellaneous operating	469	1.54%
Total operating expenses	**13,829**	**45.51%**
Net income from operations	**16,557**	**54.49%**
Non-operating gains (losses):		
Other non-operating gains (losses)	(11)	(0.04%)
Net income before dividends on deposits and transfer to reserves	**16,546**	**54.45%**
Dividends to members	14,817	48.76%
Net income after dividends	**1,729**	**5.69%**
Other additions:		
Other gains to undivided profits	1,033	3.39%
Other deductions:		
Transfer to statutory reserve (net)	1,107	3.64%
Transfer to other reserves (net)	782	2.57%
Total other deductions (net)	**856**	**2.82%**
Net change in undivided earnings	**$873**	**2.87%**
Undivided Earnings December 31, 1980	**3,934****	.....
Undivided Earnings December 31, 1981	**4,797**	.....

The above figures and percentages do not include Constitution State Corporate Credit Union, Inc.
*Based on total gross operating income.
**Adjusted for 1 Credit Union liquidated.

Table No. 41—RESERVE AND ALLOWANCE FOR LOAN LOSSES FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1981

(Amounts in thousands of dollars)

Reserve and allowance for loan losses, December 31, 1980	**$10,328***
Additions:	
Transferred from undivided (net)	1,477
From provision for loan losses expense	1,872
Recoveries on loans	357
Other recoveries	126
Total additions	**3,832**
Deductions:	
Loans charged off	2,071
Other losses and deductions	580
Total deductions	**2,651**
Net gain to reserve and allowance for loan losses	**1,181**
Reserve and allowance for loan losses, December 31, 1981	**11,509**

*Adjusted for 1 Credit Union liquidated.

Table No. 42
NEW, LIQUIDATED, MERGED AND NAME CHANGE CREDIT UNIONS FOR 1981

New credit unions licensed during the 1981 calendar year 1

Name	Date Filed
Northwest Employees Credit Union, Inc.	July 17, 1981

Credit Unions liquidated during 1981 1

Name	Date Filed
Lafayette Credit Union, Inc.	October 31, 1981

Credit unions merged during 1981 ..... None

Credit unions with name change during 1981 1

Name	Date of Change
CSEA Credit Union, Inc. changed name to Connecticut State Employees Credit Union, Inc.	January 27, 1981

As of December 31, 1981 two credit unions were in the process of liquidation

Name
Brailover Mutual Benefit Association
South End Hebrew Mutual Benefit Association

Management of 10 credit unions voted to provide borrowing members with interest refunds at the 1981 year end.

U.S.A. Emp. Credit Union, Inc., North Haven	40,143.41	(450.03)	39,693.38	1,014.01	.....	.....	133.99	.....	.....	40,841.38
U.S. Baird Emp. Credit Union, Inc., Stratford	442,209.67	(4,926.30)	437,283.37	41.90	.....	.....	153,605.68	566.13	924.00	592,421.08
United Credit Union of Norwalk, Inc., Norwalk	4,858,142.41	(26,344.61)	4,831,797.80	57,874.45	.....	3,254.42	18,767.61	.....	49,271.79	4,960,966.07
United Security Mutual Benefit Assoc., West Hartford	164,108.93	(4,986.36)	159,122.57	854.62	.....	33.44	.....	1.00	2,286.72	162,298.35
United Young Men's Hebrew Mut. Ben. Assoc., Fairfield	101,956.63	.....	101,956.63	9,364.53	.....	24,054.25	.....	4.00	1,722.57	137,101.98
Universal Wire Division Emp. Credit Union, Inc., Clinton	27,903.08	.....	27,903.08	6,758.87	.....	3,276.93	350.00	92.98	417.98	38,799.84
University of Bridgeport Credit Union, Inc., Bridgeport	160,479.88	(5,054.49)	155,425.39	1,157.08	.....	104,830.43	38,834.62	.....	184.00	300,431.52
Veeder-Root Emp. Credit Union, Inc., Hartford	790,137.42	(16,108.64)	774,028.78	89,919.29	.....	3,590.61	100,177.84	.....	14,317.48	982,034.00
Vendors Mutual Benefit Assoc., Unionville	146,272.00	(6,313.33)	139,958.67	1,174.40	.....	.....	60,730.80	.....	.....	201,863.87
Victory Loan Mutual Benefit Assoc., West Hartford	321,049.62	.....	321,049.62	19,578.39	.....	.....	.....	.....	.....	340,628.01
Viking Wire Emp. Credit Union, Inc., Danbury	241,713.90	(7,733.92)	233,979.98	8,093.60	.....	.....	102,136.71	.....	3,792.15	348,002.44
W.S.R. Emp. Credit Union, Inc., Fairfield	124,238.00	(1,000.00)	123,238.00	2,635.55	.....	15,411.50	.....	.....	83.10	141,368.15
Wallace Barnes Emp. Credit Union, Inc., Bristol	3,269,690.78	(41,745.37)	3,227,945.41	13,058.87	.....	62,755.81	446,924.12	260,501.55	6,473.72	4,017,659.48
Wallingford Cyanamid Emp. Cr. Un., Inc., Wallingford	1,161,914.90	(11,818.37)	1,150,096.53	14,896.97	.....	.....	454,784.24	11,502.73	.....	1,631,280.47
Walnut Mutual Benefit Assoc., Unionville	578,809.00	(14,665.57)	564,143.43	12,164.43	.....	.....	72,528.61	236.90	5.00	649,078.37
Ways Emp. Credit Union, Inc., Oakville	81,110.77	(1,780.19)	79,330.58	11,536.50	.....	19,877.50	.....	.....	2.00	110,746.58
Wenewrock Municipal Emp. Cr. Un., Inc., Wethersfield	279,090.97	(2,495.48)	276,595.49	22,889.66	.....	.....	45,766.47	6.00	.....	345,257.62
West Hartford Credit Union, Inc., Bloomfield	1,948,538.10	(50,000.00)	1,898,538.10	4,871.50	.....	169,421.75	138,070.71	2.00	30,635.02	2,241,539.08
Wharton Brook Credit Union, Inc., North Haven	380,170.27	(49.82)	380,120.45	979.43	.....	.....	44,078.24	17.00	5,502.11	430,697.23
Whitney Blake Emp. Credit Union, Inc., Hamden	137,788.61	(987.62)	136,800.99	8,324.28	.....	.....	98,000.00	3.00	3,188.00	246,316.27
Windsor Credit Union, Inc., West Hartford	651,597.50	(5,884.00)	645,713.50	7,040.80	.....	.....	49,480.12	59,020.23	.....	761,254.65
Windsor Mfg. Credit Union, Inc., Windsor	116,657.47	(9,447.34)	107,210.13	8,393.46	.....	788.92	5,073.86	1.00	1,365.69	122,833.06
Subtotals	**$192,083,854.45**	**$(2,330,969.80)**	**$189,752,884.65**	**$6,546,088.92**	**$6,783,052.92**	**$12,554,285.76**	**$26,546,239.78**	**$3,353,636.68**	**$3,776,074.63**	**$249,312,253.34**
				(960,267.88)	9,675,689.32	107,478,845.80	.....	1,370.30	2,620,083.25	118,815,720.79
Constitution State Corp. Credit Union, Inc., Wallingford	.....	.....	.....	.....						
Totals	**$192,083,854.45**	**$(2,330,969.80)**	**$189,752,884.65**	**$5,585,821.04**	**$16,458,742.24**	**$120,033,131.56**	**$26,546,239.78**	**$3,355,006.98**	**$6,396,157.88**	**$368,127,984.13**

*Includes $9,779,337.66 in loans to other credit unions by Constitution State Corporate Credit Union, Inc.
**In process of liquidation.

Table No. 39—STATEMENT OF LIABILITIES AND MEMBERSHIP INFORMATION, DECEMBER 31, 1981

CREDIT UNION NAME	Due shareholders	Notes payable	Dividends and/or interest refunds payable	Other liabilities	Other reserves	Reserve for losses	Undivided profits	Total liabilities and equity	Number of loans	Total Number of members
A.T.B. Emp. Credit Union, Inc., New Haven	$23,305.25	.....	$1,445.10	$35.95	.....	$1,937.54	$3,038.58	$29,762.42	14	37
Acme Emp. Credit Union, Inc., Dayville	341,793.94	.....	3,881.88	1,273.50	.....	21,710.05	14,106.95	382,766.32	248	565
Allison Emp. Credit Union, Inc., Shelton	195,861.30	.....	9,766.29	772.59	.....	14,278.84	7,192.20	227,871.22	116	210
American Mutual Credit Union, Inc., West Hartford	63,258.86	.....	3,147.25	6,054.00	.....	4,665.11	1,731.07	78,856.29	38	117
American Standard Emp. Credit Union, Inc., Wauregan	260,997.69	.....	13,963.76	222.39	.....	15,819.23	31,304.87	322,307.94	172	402
Amstar Corporation Emp. Credit Union, Inc., Versailles	269,954.39	.....	8,568.42	1,715.39	.....	14,059.58	15,387.36	309,685.14	147	291
A.M.G. Emp. Credit Union, Inc., Bridgeport	555,457.10	.....	13,756.54	5,780.64	.....	3,662.83	11,669.81	590,326.92	202	479
Backus Hospital Emp. Credit Union, Inc., Norwich	501,301.81	$53,948.00	4,444.74	1,335.30	.....	16,439.20	7,187.52	584,656.57	290	773
Barden Emp. Credit Union, Inc., Danbury	1,987,692.81	.....	31,868.84	4,286.68	.....	113,000.00	110,990.21	2,247,838.54	547	1,317
Bearing Workers Credit Union, Inc., New Britain	1,366,896.68	.....	26,547.36	35,229.38	$17,657.71	8,366.70	36,364.30	1,491,062.13	759	2,581
Beaver Brook Industrial Credit Union, Inc., Danbury	177,606.94	.....	3,114.67	1,244.48	.....	5,335.81	3,291.21	190,593.11	162	415
Berger Townsend West Credit Union, Inc., Orange	411,014.49	130,000.00	6,134.06	9,801.38	.....	27,861.86	12,509.79	597,321.58	165	484
Berol Corporation Emp. Credit Union, Inc., Danbury	517,962.55	.....	14,166.67	3,376.45	5,000.00	35,690.47	52,533.05	628,729.19	315	583
Bethel Stamford Credit Union, Inc., Stamford	10,591.71	.....	.....	.....	.....	157.05	1,004.61	11,753.37	5	118
Bic Pen Emp. Credit Union, Inc., Devon	686,419.35	.....	11,005.49	868.04	.....	11,694.90	94,931.30	804,919.08	365	1,073
Bigelow Emp. Credit Union, Inc., New Haven	22,074.04	.....	.....	14.95	.....	1,099.33	1,431.65	24,619.97	15	34
**Brailover Mutual Benefit Assoc., Bloomfield	40,880.55	.....	.....	3,014.66	.....	707.57	1,641.37	46,244.15	02	84
Brand-Rex Emp. Credit Union, Inc., Willimantic	343,356.05	5,000.00	3,957.16	2,308.38	.....	6,023.94	9,965.28	370,610.81	337	663
Branford Credit Union, Inc., Branford	651,770.42	53,340.00	10,857.65	998.96	.....	44,447.51	33,794.36	795,208.90	273	627
Bridgeport Cloak Makers' Local 141 Cr. Union, Inc., Bridgeport	48,991.62	.....	2,436.67	17.97	.....	4,663.64	3,847.08	59,956.98	35	121
Bridgeport Cornwall & Patterson Co. Cr. Union, Inc., Bridgeport	142,033.15	.....	3,490.35	40.89	.....	8,918.18	23,475.67	177,958.24	62	168
Bridgeport Machines Credit Union, Inc., Bridgeport	911,401.62	.....	17,088.21	832.07	.....	14,179.00	18,773.42	962,274.32	553	1,332
Bunker Ramo RF Division Emp. Credit Union, Inc., Danbury	525,304.30	.....	37,285.00	1,766.48	30,000.00	35,498.43	16,859.08	646,713.29	307	464
C.H.H. Credit Union, Inc., Torrington	503,586.29	21,000.00	5,851.89	3,054.20	8,415.03	18,760.65	11,731.26	572,399.32	262	899
C.W.V. Post 1466 Credit Union, Inc., Bridgeport	11,426.66	.....	.....	.....	.....	1,230.05	353.93	13,010.64	15	80
Canberra Emp. Credit Union, Inc., Meriden	159,117.13	.....	2,933.51	1,409.25	.....	2,302.84	3,191.19	168,953.92	168	320
Carwin Emp. Credit Union, Inc., North Haven	172,828.43	.....	1,786.75	104.91	.....	.....	3,628.84	178,348.93	111	300
Central Mutual Credit Union, Inc., West Hartford	106,835.12	.....	5,571.75	9,733.00	.....	11,815.81	958.46	134,914.14	42	125
Cilco Emp. Credit Union, Inc., Bridgeport	227,782.36	.....	6,477.79	2,558.73	.....	19,084.41	19,081.14	274,984.43	69	211
Citizens Protective Mutual Benefit Assoc., Bloomfield	198,593.31	.....	9,412.42	27,719.34	.....	.....	8,737.65	244,462.72	88	280
Coca-Cola of Hartford Emp. Credit Union, Inc., East Hartford	145,124.42	.....	1,794.54	7,497.55	.....	1,820.31	4,464.92	160,701.74	112	230
Cody Mutual Benefit Assoc., Windsor	243,222.88	.....	15,259.91	22,485.06	13,500.00	18,000.00	6,330.45	318,798.30	121	294
Community Credit Union, Inc., Ansonia	456,771.38	.....	12,520.06	79.22	.....	47,000.00	6,806.49	523,177.15	363	787
Community Service Credit Union, Inc., Groton	37,044,827.80	159,979.60	260,668.39	1,727,885.21	62,500.00	.....	.....	39,255,861.00	6,953	25,230
Connecticut State Emp. Credit Union, Inc., Hartford	32,967,458.41	.....	553,084.15	28,291.32	354,812.99	873,672.04	2,569.89	34,779,888.80	16,140	30,571
Co-Operative Credit Union, Inc., West Hartford	82,367.00	.....	3,942.03	5,969.16	.....	11,151.75	9,568.30	112,998.24	55	91
Cushman Chuck Emp. Credit Union, Inc., Hartford	283,393.74	.....	7,185.58	160.71	.....	17,304.58	12,545.36	320,590.04	166	381
D.K.H. Credit Union, Inc., Putnam	405,683.37	.....	.....	450.79	.....	8,146.62	11,922.55	426,203.33	232	574
D-O Credit Union, Inc., Stamford	192,772.14	24,000.00	2,091.74	1,713.79	.....	2,374.19	.....	222,951.86	134	394
Dairy Industry Credit Union, Inc., North Haven	348,617.84	.....	500.77	5,051.90	.....	17,909.22	10,381.68	382,461.41	116	247
Dairy Products Emp. Credit Union, Inc., Hartford	84,171.10	.....	4,899.53	1,207.47	.....	8,118.31	1,281.59	99,678.00	89	167
Danbury Cyanamid Emp. Credit Union, Inc., Danbury	1,696,856.04	.....	26,771.31	15,790.94	73,000.00	162,938.04	38,581.20	2,013,937.53	583	1,593
Danco Emp. Credit Union, Inc., Putnam	86,714.25	.....	1,958.92	37.92	.....	6,002.99	12,130.16	106,844.24	65	147
Davis-Standard Emp. Credit Union, Inc., Pawcatuck	253,549.82	.....	2,578.10	1,379.89	.....	22,879.44	22,973.28	303,360.53	158	348
Dunham-Bush Emp. Credit Union, Inc., Elmwood	202,961.01	.....	3,000.00	1,040.20	2,000.00	15,811.43	26,859.05	251,671.69	179	397

Dutch Point Credit Union, Inc., Wethersfield	15,614,049.31	.....	.....	76,845.26	688,089.00	761,866.32	10,000.00	17,150,849.89	4,725	8,377
EIS Emp. Credit Union, Inc., Middletown	483,564.06	.....	12,718.85	1,015.09	.....	32,796.57	30,972.41	561,066.98	174	389
Eagle Mutual Benefit Assoc., Hartford	296,614.42	.....	9,619.32	31,153.44	.....	.....	247.03	337,634.21	172	549
East Haven Municipal Emp. Credit Union, Inc., East Haven	241,122.45	.....	.....	2,678.72	.....	20,848.43	11,089.29	275,738.89	204	466
Edgcomb-Milford Emp. Credit Union, Inc., Milford	28,944.53	.....	.....	.....	.....	4,456.00	1,426.13	34,826.66	30	62
Enbic Co. Emp. Credit Union, Inc., Simsbury	227,373.47	.....	5,216.56	38.04	.....	5,155.30	2,852.83	240,636.20	151	441
First Connecticut Credit Union, Inc., Wallingford	3,938,647.67	61,100.00	.....	41,993.22	35,050.00	.....	11,864.45	4,088,655.34	3,230	9,183
Fluids Control Division Emp. Credit Union, Inc., Hamden	214,452.40	22,000.00	.....	494.42	.....	11,750.32	22,855.69	271,552.83	107	233
Food Distributor Emp. Credit Union, Inc., Cheshire	129,692.69	.....	1,301.56	433.20	.....	25.00	76.27	131,528.72	107	226
Fort Trumbull Credit Union, Inc., New London	5,205,058.79	19,000.00	660.00	101,827.36	3,983.30	180,493.29	157,271.86	5,668,294.60	1,718	3,053
G. & D. Emp. Credit Union, Inc., Kensington	94,252.59	.....	3,649.61	68.05	.....	6,937.09	5,237.34	110,144.68	43	96
Geometric Emp. Credit Union, Inc., New Haven	153,121.46	.....	8,000.00	1,703.38	.....	13,027.16	5,143.16	180,995.16	143	235
H-K Associates Credit Union, Inc., Elmwood	349,172.67	.....	9,892.96	184.13	.....	19,473.07	51,445.17	430,168.00	167	266
H.S.R. Credit Union, Inc., New Haven	1,709,758.96	15,458.64	37,720.83	3,642.59	.....	98,348.80	96,369.89	1,961,299.71	661	1,640
Hale Manufacturing Co. Emp. Credit Union, Inc., Ballouville	120,553.63	.....	1,900.00	390.36	.....	1,302.17	2,417.34	126,563.50	164	518
Hartford Courant Emp. Credit Union, Inc., Hartford	1,522,629.62	.....	23,496.78	1,639.87	16,197.64	92,885.51	170,233.35	1,827,082.77	513	1,244
Hartford Hospital Emp. Credit Union, Inc., Hartford	5,987,253.95	.....	15,490.39	22,222.14	74,500.30	144,231.82	110,781.76	6,354,480.06	2,964	4,870
Hartford Postal Emp. Credit Union, Inc., Hartford	2,935,132.35	.....	.....	13,977.45	.....	149,766.73	195,569.32	3,294,445.85	1,123	2,377
Heim Emp. Credit Union, Inc., Fairfield	220,891.39	.....	2,837.74	49.89	.....	5,050.90	7,523.88	236,353.80	127	496
Heli-Coil Emp. Credit Union, Inc., Danbury	364,696.11	.....	10,169.08	94.75	35,000.00	28,200.00	3,907.22	442,067.16	198	369
Heublein Emp. Credit Union, Inc., Hartford	900,351.14	.....	28,000.00	18,248.29	.....	32,715.41	28,607.57	1,007,922.41	550	1,354
Hi-G Emp. Credit Union, Inc., Windsor Locks	144,958.68	.....	5,000.00	650.70	1,000.00	8,896.73	4,781.65	165,287.76	195	597
Hitchcock Chair Emp. Credit Union, Inc., New Hartford	91,516.68	.....	4,909.60	318.22	.....	6,477.90	1,344.42	104,566.82	71	198
Jacobs Rubber Emp. Credit Union, Inc., Dayville	154,593.70	.....	3,289.59	265.07	.....	7,926.27	11,121.33	177,195.96	99	222
Jenkins Bros. Emp. Credit Union, Inc., Bridgeport	339,580.92	7,800.00	.....	1,364.15	.....	13,663.19	1,226.68	363,634.94	126	408
Jewish National Workers Mutual Benefit Assoc., W. Hartford	120,729.00	.....	4,926.36	10,095.00	.....	18,429.31	11,377.05	165,556.72	68	138
Jordan Mutual Benefit Assoc., West Hartford	686,127.00	.....	34,990.29	56,942.81	.....	17,695.92	6,556.35	802,312.37	219	559
Kansan Emp. Credit Union, Inc., Bloomfield	2,591,485.97	.....	34,844.68	10,852.61	132,848.00	179,793.33	39,717.05	2,989,541.64	979	2,183
Keney Mutual Benefit Assoc., Windsor	78,232.86	.....	4,010.25	7,680.62	.....	18,089.66	9,014.07	117,027.46	69	180
Kief Protective Mutual Benefit Assoc., West Hartford	1,501,955.70	.....	92,063.84	71,823.77	.....	135,310.47	65,287.98	1,866,441.76	307	737
Kimberly-Clark Emp. Credit Union, Inc., New Milford	620,725.60	.....	6,689.38	1,809.82	.....	74,078.52	103,817.20	807,120.52	331	1,015
Lewis Engineering Emp. Credit Union, Inc., Naugatuck	102,834.64	.....	2,317.04	105.22	2,300.00	3,312.40	2,670.50	113,539.80	80	200
Loctite Emp. Credit Union, Inc., Newington	393,538.75	.....	6,249.85	1,136.06	2,259.80	5,163.44	5,983.40	414,331.30	184	386
M.S.T. Emp. Credit Union, Inc., Bridgeport	306,350.54	.....	8,402.37	.....	.....	6,066.41	20,040.32	340,859.64	172	419
Machine, Tool & Foundry Credit Union, Inc., Bridgeport	273,046.31	2,000.00	4,898.47	1,617.73	.....	7,999.06	8,437.88	297,999.45	259	513
Manchester Memorial Hospital Credit Union, Inc., Manchester	1,032,640.53	232,900.00	.....	88,301.07	.....	62,731.57	57,191.47	1,473,764.64	709	1,513
Marlin Emp. Credit Union, Inc., North Haven	988,849.79	.....	24,000.16	3,331.76	.....	33,532.14	6,779.90	1,056,493.75	450	917
Marlin-Rockwell Emp. Credit Union, Inc., Plainville	1,903,059.74	173,000.00	29,707.21	8,760.38	128,831.84	118,584.88	39,491.60	2,401,435.65	587	1,252
Metropolitan District Emp. Credit Union, Inc., Hartford	1,722,412.21	82,840.69	32,505.52	5,180.66	71,875.23	242,822.52	31,092.86	2,188,729.69	635	1514
Miles Emp. Credit Union, Inc., West Haven	261,546.88	8,000.00	3,323.09	300.61	.....	5,332.60	16,300.32	294,803.50	242	699
Milford Mutual Benefit Assoc., West Hartford	68,385.00	.....	4,197.96	16,362.74	.....	9,853.90	4,644.91	103,444.51	30	102
Milford Rivet Emp. Credit Union, Inc., Milford	200,676.98	.....	6,043.26	5,653.24	.....	2,836.65	24,245.57	239,455.70	138	233
Mossberg & Sons Emp. Credit Union, Inc., North Haven	354,664.70	.....	8,213.05	952.52	8,782.80	14,334.50	11,753.28	398,700.85	125	302
Mount Sinai Hospital Emp. Credit Union, Inc., Hartford	509,424.91	.....	1,114.32	42,960.83	.....	13,464.20	5,817.01	572,781.27	478	1665
N.B. Memorial Hospital Emp. Credit Union, Inc., New Britain	89,260.17	.....	2,417.90	.....	.....	6,072.58	3,52325	101,273.90	74	200
NCSS Emp. Credit Union, Inc., Wilton	328,191.64	.....	.....	18,000.00	65,875.00	8,860.50	5,044.87	425,972.01	32	408
Nestle Emp. Credit Union, Inc., New Milford	25,124.45	.....	460.23	190.90	.....	745.98	1,804.07	28,325.63	66	118
New Britain General Hospital Emp. Cr. Union, Inc., New Britain	2,786,282.71	201,000.00	20,668.72	6,380.03	25,000.00	102,308.96	43,299.01	3,184,939.43	1,111	3,309
New Britain Municipal Emp. Credit Union, Inc., New Britain	880,578.60	.....	20,000.00	.....	50,000.00	67,730.03	72,835.87	891,144.50	371	736
New Haven Firefighters Credit Union, Inc., New Haven	1,286,931.03	.....	56,350.92	55.54	5,000.00	137,646.43	124,610.88	1,610,594.80	388	897

Table No. 39—STATEMENT OF LIABILITIES AND MEMBERSHIP INFORMATION, DECEMBER 31, 1981—Concluded

CREDIT UNION NAME	Due shareholders	Notes payable	Dividends and/or interest refunds payable	Other liabilities	Other reserves	Reserve for losses	Undivided profits	Total liabilities and equity	Number of loans	Total Number of members
New Haven Gas Co. Emp. Credit Union, Inc., New Haven	$710,829.29	.....	$3,263.25	$2,178.89	.....	$57,127.86	$5,860.29	$779,259.58	217	648
New Haven Newspapers Emp. Credit Union, Inc., New Haven	1,068,804.03	.....	17,438.15	4,311.94	10,458.00	74,690.92	38,712.00	1,214,415.04	536	982
New Haven Water Co. Emp. Credit Union, Inc., New Haven	446,135.07	26,883.75	5,800.00	442.88	9,617.07	49,931.67	43,562.16	582,372.60	199	418
New London Municipal Emp. Credit Union, Inc., New London	674,599.17	.....	19,737.24	.....	.....	36,318.48	47,052.26	777,707.15	325	517
Newington Catholic Credit Union, Inc., Newington	183,492.24	2,000.00	.....	(450.91)	.....	1,087.20	6,071.86	192,200.39	123	543
Nielsen Tool & Die Emp. Credit Union, Inc., Hartford	156,042.85	.....	11,034.62	.....	.....	4,140.79	5,960.87	177,179.13	70	120
Northwest Emp. Credit Union Inc., Torrington	68,882.64	.....	.....	.....	.....	70.36	73.22	69,026.22	44	453
Northwest Protective Association, Unionville	102,916.94	.....	5,272.50	6,920.06	.....	3,888.68	4,320.83	123,319.01	48	123
Norwalk Hospital Credit Union, Inc., Norwalk	906,145.81	.....	13,615.54	4,031.02	19,323.65	44,100.91	8,816.68	996,033.61	609	1,376
Norwalk Municipal Emp. Credit Union, Inc., Norwalk	5,493,394.13	.....	62,631.36	31,155.57	.....	318,956.72	189,725.80	6,095,863.58	1,334	2,654
O.Z./Gedney Emp. Credit Union, Inc., Terryville	106,800.04	.....	2,969.37	677.31	.....	1,827.73	208.75	112,483.20	86	262
Olin Emp. of Stamford Credit Union, Inc., Stamford	584,658.52	.....	.....	415.01	.....	43,556.87	61,059.44	689,689.84	310	885
Peabody Credit Union, Inc., Stamford	160,119.72	.....	.....	35.05	.....	10,397.05	5,566.99	176,118.81	96	228
Perkin-Elmer Emp. Credit Union, Inc., Wilton	11,019,721.70	34,000.00	162,641.97	50,455.97	36,459.82	94,401.52	112,120.69	11,509,801.67	4,853	12,505
Perm-O-Last Emp. Credit Union, Inc., Waterbury	200,814.01	.....	8,902.46	292.02	2,000.00	10,000.00	11,710.70	233,719.19	131	275
Pervel Industries Emp. Credit Union, Inc., Plainfield	1,114,770.92	54,660.00	17,131.54	10,967.48	2,000.00	97,733.87	17,044.54	1,314,308.35	732	1,429
Pfizer Emp. Credit Union, Inc., Groton	7,184,421.43	905,300.00	78,696.95	66,567.30	185,392.12	332,862.52	203,633.49	8,956,873.81	2,789	5,123
Piaterer Mutual Benefit Assoc., West Hartford	43,229.00	.....	.....	2,651.58	.....	4,685.88	2,869.80	53,436.26	38	116
Pratt-Read Emp. Credit Union, Inc., Ivoryton	115,827.47	.....	.....	.....	.....	.....	3,619.29	119,446.76	119	279
Robertson Paper Box Emp. Credit Union, Inc., Montville	347,331.41	111,000.00	8,113.04	3,337.51	.....	19,017.20	19,570.17	508,369.33	234	685
Royal Emp. Credit Union, Inc., Plainfield	422,723.85	14,751.28	4,927.21	2,101.50	3,805.00	15,063.61	18,019.25	481,391.70	242	494
Sawmill Brook Industrial Credit Union, Inc., Middletown	268,942.98	.....	9,448.12	4,801.33	.....	4,331.25	6,416.94	293,940.62	218	396
Self Protective Mutual Benefit Assoc., Hartford	220,097.00	.....	12,103.12	21,042.00	.....	5,523.84	6,664.45	265,430.41	131	317
Seymour Manufacturing Emp. Credit Union, Inc., Seymour	422,697.30	.....	11,126.00	19,751.37	6,187.40	36,632.64	3,078.47	499,473.18	188	338
Sherwood Medical Industries Credit Union, Inc., Waterbury	459,355.42	16,000.00	5,631.86	254.38	18,000.00	23,385.01	18,212.39	540,839.06	250	491
Silver Employees Credit Union, Inc., Meriden	951,175.10	88,200.00	24,180.26	7,061.92	.....	20,000.00	2,229.52	1,092,846.80	383	1,045
SoConn. Gas Emp. Credit Union, Inc., Bridgeport	436,476.50	.....	6,759.37	820.63	.....	27,016.50	11,157.82	482,230.82	202	370
Somers Brass Emp. Credit Union, Inc., Waterbury	162,903.82	7,000.00	3,835.53	526.24	.....	14,621.87	6,447.89	195,335.35	102	214
**South End Hebrew Mutual Benefit Assoc., West Hartford	.....	.....	.....	28,249.87	.....	.....	(8,687.80)	19,562.07	25	25
South End Mutual Benefit Assoc., West Hartford	712,486.60	.....	32,473.12	47,703.84	.....	26,205.36	2,808.19	821,677.11	242	493
Stamford Hospital Emp. Credit Union, Inc., Stamford	601,678.22	.....	7,705.94	890.33	.....	14,770.00	16,524.81	641,569.30	347	847
Stamford Municipal Emp. Credit Union, Inc., Stamford	4,142,173.99	.....	47,431.92	4,210.60	.....	348,344.58	176,506.73	4,718,667.82	1,045	1,695
Stanadyne Emp. Credit Union, Inc., Hartford	2,016,551.07	63,000.00	3,074.33	70,796.72	.....	108,593.29	84,527.44	2,346,542.85	1,018	2,535
Standard Paper Credit Union, Inc., Hartford	21,534.21	.....	.....	3,697.88	.....	1,058.49	10,344.40	36,634.98	7	200
State Police Credit Union, Inc., Meriden	2,325,251.07	278,225.71	16,045.69	2,725.18	88,818.63	233,032.44	91,371.64	3,035,470.36	1,026	1,899
Stonington Community Credit Union, Inc., Pawcatuck	4,364,796.46	342,391.00	.....	12,432.91	814.01	.....	1,845.90	4,722,280.28	1,846	4,440
Superior Electric Emp. Credit Union, Inc., Bristol	1,212,291.21	80,000.00	.....	4,209.48	.....	86,827.81	77,404.41	1,460,732.91	557	1,028
TCE Credit Union, Inc., Windsor	233,798.20	11,600.00	2,802.74	2,783.47	.....	7,226.91	9,253.46	267,464.78	223	476
Taylor & Fenn Co. Emp. Credit Union, Inc., Windsor	68,301.93	.....	1,376.36	314.90	.....	3,260.80	2,244.93	75,498.92	22	120
Technicraft Credit Union, Inc., Thomaston	513,690.70	15,000.00	6,454.16	1,121.60	.....	27,427.25	21,050.28	584,743.99	235	570
Thermos Credit Union, Inc., Norwich	529,519.72	31,000.00	.....	41,960.17	9,500.00	8,111.51	29,946.16	650,037.56	422	867
Tormanco Emp. Credit Union, Inc., Torrington	1,601,725.98	54,000.00	43,937.88	3,840.44	50,000.00	95,945.45	155,134.66	2,004,584.41	562	1,560
Torrington Co. Emp. Credit Union, Inc., Torrington	7,281,409.40	.....	453,282.14	17,155.81	325,000.00	569,502.32	204,133.35	8,850,483.02	1,566	3,777
Trumbull Credit Union, Inc., Trumbull	485,462.17	.....	7,097.87	1,636.90	.....	26,790.84	14,177.14	535,164.92	289	643
Tuttle & Bailey Emp. Credit Union, Inc., New Britain	281,988.32	.....	13,391.70	1,456.00	.....	21,382.71	8,580.53	326,799.26	151	382
U.S.A. Emp. Credit Union, Inc., North Haven	35,579.78	.....	699.00	.....	.....	1,505.09	3,057.51	40,841.38	34	68
U.S. Baird Emp. Credit Union, Inc., Stratford	510,387.44	.....	8,341.04	732.72	32,518.88	39,441.00	1,000.00	592,421.08	191	334
United Credit Union of Norwalk, Inc., Norwalk	4,118,735.01	.....	66,265.15	378,054.92	219,000.00	107,554.45	71,356.54	4,960,966.07	1,612	2,812
United Security Mutual Benefit Assoc., West Hartford	138,346.87	.....	6,571.52	9,080.00	.....	4,874.42	3,425.54	162,298.35	66	203
United Young Men's Hebrew Mutual Benefit Assoc., Fairfield	94,015.19	.....	6,553.09	4,719.72	.....	18,889.13	12,924.85	137,101.98	48	164

Universal Wire Division Emp. Credit Union, Inc., Clinton	35,076.60	.....	807.70	.....	.....	2,475.73	439.81	38,799.84	45	100
University of Bridgeport Credit Union, Inc., Bridgeport	277,592.65	.....	5,242.96	163.28	.....	2,486.53	14,946.10	300,431.52	190	456
Veeder-Root Emp. Credit Union, Inc., Hartford	894,435.94	.....	24,920.47	1,743.61	.....	47,543.14	13,390.84	982,034.00	672	1,189
Vendors Mutual Benefit Assoc., Unionville	145,025.03	.....	7,938.88	14,429.25	.....	13,819.24	20,651.47	201,863.87	55	176
Victory Loan Mutual Benefit Assoc., West Hartford	234,727.00	.....	14,148.98	28,334.73	.....	32,105.00	31,312.30	340,628.01	77	217
Viking Wire Emp. Credit Union, Inc., Danbury	293,154.57	24,748.65	4,391.86	1,821.53	.....	13,003.61	10,882.22	348,002.44	100	242
W.S.R. Emp. Credit Union, Inc., Fairfield	123,503.35	.....	2,037.40	3.01	.....	11,383.05	4,441.34	141,368.15	46	87
Wallace Barnes Emp. Credit Union, Inc., Bristol	3,479,552.42	20,000.00	38,216.60	4,193.51	1,950.00	281,537.64	192,209.31	4,017,659.48	1,018	1,875
Wallingford Cyanamid Emp. Credit Union, Inc., Wallingford	1,335,994.12	.....	45,000.00	4,437.69	40,900.00	157,717.91	48,130.75	1,631,280.47	603	878
Walnut Mutual Benefit Assoc., Unionville	461,234.09	.....	28,337.83	46,296.97	.....	55,098.77	58,110.71	649,078.37	184	393
Ways Emp. Credit Union, Inc., Oakville	96,541.69	.....	2,041.88	119.70	.....	4,665.07	7,378.24	110,746.58	59	173
Wenewrock Municipal Emp. Credit Union, Inc., Wethersfield	298,766.05	16,364.70	6,726.80	409.81	.....	19,180.33	3,809.93	345,257.62	236	466
West Hartford Credit Union, Inc., Bloomfield	1,740,802.57	.....	75,800.00	150,615.00	25,000.00	200,000.00	49,321.51	2,241,539.08	646	1,211
Wharton Brook Credit Union, Inc., North Haven	408,853.70	.....	14,964.12	6,730.67	.....	.....	148.74	430,697.23	270	559
Whitney Blake Emp. Credit Union, Inc., Hamden	234,369.95	.....	3,192.30	1,350.82	.....	3,678.54	3,724.66	246,316.27	103	221
Windsor Credit Union, Inc., West Hartford	506,760.95	36,768.77	31,986.77	64,817.97	.....	27,073.23	93,846.96	761,254.65	215	692
Windsor Mfg. Credit Union, Inc., Windsor	116,210.68	.....	1,264.72	919.24	.....	2,046.02	2,392.40	122,833.06	120	298
Sub Totals	**$222,317,259.73**	**$3,505,260.79**	**$3,273,265.37**	**$3,828,911.17**	**$2,999,322.92**	**$8,591,558.00**	**$4,796,685.36**	**$249,312,263.34**	**87,998**	**202,325**
Constitution State Corp. Credit Union, Inc., Wallingford	.....	4,996,864.53	2,226,150.07	109,948,516.36*	1,009,926.21	586,899.91	47,363.71	118,815,720.79	33	420
Totals	**$222,317,259.73**	**$8,502,125.32**	**$5,499,415.44**	**$113,777,427.53***	**$4,009,249.13**	**$9,178,457.91**	**$4,844,049.07**	**$368,127,984.13**	**88,031**	**202,745**

*Includes $109,923,077.83 in permanent and daily savings of Constitution State Corporate Credit Union, Inc.
**Credit unions in process of liquidation.

Table No. 43a
SELECTED BALANCE SHEET ITEMS OF CREDIT UNIONS CLASSIFIED BY SIZE — DECEMBER 31, 1981
(Amounts in thousands of dollars)

ASSET SIZE	Number of Credit Unions	Total Assets	Asset Percentage Distribution	Amount of Loans Outstanding Net	Shares
Less than 50,000*	11	$324	0.13%	$160	$255
50,000— 99,999	6	436	0.17%	316	377
100,000— 249,999	41	6,693	2.68%	5,146	5,794
250,000— 499,999	35	12,339	4.95%	9,117	10,704
500,000— 999,999	31	21,432	8.60%	17,344	18,046
1,000,000— 1,999,999	13	19,008	7.62%	14,390	15,993
2,000,000— 4,999,999	16	50,457	20.24%	40,842	43,351
5,000,000— 9,999,999	5	35,926	14.41%	26,173	31,151
10,000,000—19,999,999	2	28,661	11.50%	20,577	26,634
20,000,000—49,999,999	2	74,036	29.70%	55,688	70,012
Total	**162**	**$249,312**	**100.00%**	**$189,753**	**$222,317**

The above figures and percentages do not include Constitution State Corporate Credit Union, Inc.
*Includes two credit unions in the process of liquidation.

Table No. 43b
AMOUNT DUE SHAREHOLDERS CLASSIFIED BY SIZE OF ACCOUNT AND SIZE OF CREDIT UNION — DECEMBER 31, 1981
(Amounts in thousands of dollars)

ASSET SIZE	Total	SIZE OF ACCOUNTS DUE SHAREHOLDERS					
		$2,000 or less	$2,001-$5,000	$5,001-$10,000	$10,001-$20,000	$20,001 $40,000	$40,001 or more
Total	**$222,317**	**71,925**	**61,560**	**45,560**	**30,970**	**9,449**	**2,853**
Less than $50,000*	255	170	66	19	...	...	...
50,000— 99,999	377	256	96	25	...	...	...
100,000— 249,999	5,794	3,475	1,539	541	189	50	...
250,000— 499,999	10,704	5,441	3,202	1,171	502	200	188
500,000— 999,999	18,046	7,775	6,064	2,577	1,145	441	44
1,000,000— 1,999,999	15,993	6,147	5,261	2,624	1,508	345	108
2,000,000— 4,999,999	43,351	13,972	13,538	9,280	4,813	1,560	188
5,000,000— 9,999,999	31,151	8,273	7,080	8,056	6,281	1,330	131
10,000,000—19,999,999	26,634	8,253	7,766	7,117	2,664	668	166
20,000,000—49,999,999	70,012	18,163	16,948	14,150	13,868	4,855	2,028

The above figures do not include Constitution State Corporate Credit Union, Inc.
*Includes two Credit Unions in the process of liquidation.

Table No. 43
SELECTED BALANCE SHEET ITEMS OF CREDIT UNIONS CLASSIFIED BY FIELD OF MEMBERSHIP—DECEMBER 31, 1981
(Amounts in thousands of dollars)

Type	No. of Credit Unions	Accounts		Assets		Loans Outstanding Net		Shares	
		Number	Percentage Distribution	Amount in Thousands	Percentage Distribution	Amount in Thousands	Percentage Distribution	Amount in Thousands	Percentage Distribution
Total	**162**	**202,325**	**100.00%**	**$249,312**	**100.00%**	**$189,753**	**100.00%**	**$222,317**	**100.00%**
Employee Associations - Total	**130**	**154,437**	**76.33**	**190,339**	**76.35**	**144,446**	**76.12**	**168,370**	**75.74**
Government - Local, State, Federal	13	46,601	23.03	62,823	25.20	49,295	25.98	57,388	25.81
Education	2	3,268	1.62	5,261	2.11	4,987	2.63	4,396	1.98
Hospital	11	17,666	8.73	16,869	6.77	13,426	7.07	15,033	6.76
Manufacturing	97	73,349	36.25	81,160	32.55	60,320	31.79	70,032	31.50
Newspaper	2	2,226	1.10	3,042	1.22	2,065	1.09	2,591	1.17
Public Utility	5	11,327	5.60	21,184	8.50	14,353	7.56	18,930	8.52
Other Associations - Total	**31**	**38,705**	**19.13**	**54,884**	**22.01**	**41,709**	**21.98**	**50,008**	**22.49**
Community	3	30,457	15.05	44,501	17.85	32,871	17.32	41,866	18.83
Mutual Benefit Associations*	24	7,386	3.65	10,106	4.05	8,656	4.56	7,887	3.55
Religious	3	741	0.37	217	.09	146	.08	206	.09
Union	1	121	0.06	60	.02	36	.02	49	.02
First Connecticut Credit Union, Inc.	**1**	**9,183**	**4.54**	**4,089**	**1.64**	**3,598**	**1.90**	**3,939**	**1.77**

The above figures and percentages do not include Constitution State Corporate Credit Union, Inc.
*Includes two credit unions in the process of liquidation.

Table No. 44—ABSTRACT OF REPORTS FROM 1952-1981—(Amounts in thousands of dollars)

Year	Number of of Credit Unions	ASSETS						LIABILITIES					
		Number of members	Loans	Sav. bank deposits and sav. and loan accounts	Other investments, inc. U.S. Gov. obligations	Cash on hand and in banks	Other assets	Due share-holders	Notes payable to banks or others	Other liabilities	Reserves for losses	Un-divided earnings	Total assets or liabilities
1952	107	19,750	3,141	122	12	1,009	12	3,959	77	25	68	167	4,296
1953	126	26,512	4,870	330	15	1,386	27	6,035	150	64	114	265	6,628
1954	131	29,789	5,578	427	56	2,408	47	7,735	178	92	151	360	8,516
1955	141	33,613	6,991	615	68	2,154	53	8,947	193	157	202	382	9,881
1956	150	38,751	8,729	709	231	2,670	63	11,282	140	156	284	540	12,402
1957	159	44,655	10,491	1,886	385	2,330	82	13,749	158	37	367	863	15,174
1958	162	47,638	11,857	3,075	197	1,829	84	15,417	100	302	466	757	17,042
1959	163	53,974	15,053	3,376	415	2,072	102	18,894	179	422	587	936	21,018
1960	166	58,941	17,719	3,872	299	2,775	140	22,134	296	491	745	1,139	24,805
1961	167	64,531	20,593	4,855	249	2,140	143	24,847	309	650	904	1,270	27,980
1962	169	69,695	24,292	5,629	169	2,447	232	28,816	523	876	1,136	1,418	32,769
1963	175	74,231	27,066	7,082	202	3,478	239	33,629	443	908	1,406	1,681	38,067
1964	175	82,145	30,885	9,413	79	3,282	190	38,970	463	825	1,705	1,886	43,849
1965	180	88,269	34,886	11,510	139	3,386	198	44,488	447	1,001	2,067	2,116	50,119
1966	182	94,052	39,908	12,236	763	4,048	248	50,739	574	1,024	2,465	2,401	57,203
1967	189	103,204	45,987	13,296	1,715	3,894	353	57,782	590	1,393	2,885	2,595	65,245
1968	194	113,642	54,780	12,995	3,822	3,628	387	66,747	807	1,912	3,367	2,779	75,612
1969	190	122,073	65,425	6,660	8,174	4,755	436	75,649	1,505	1,377	3,911	3,008	85,450
1970	182	130,919	76,014	4,070	11,010	5,319	439	84,302	2,274	2,181	4,687	3,408	96,852
1971	179	138,873	87,328	6,736	12,037	5,982	560	97,986	2,908	2,759	5,207	3,783	112,643
1972	171	149,546	99,022	10,087	14,151	5,129	1,083	113,714	2,713	3,108	6,036	3,901	129,472
1973	173	159,090	116,185	6,187	16,465	4,312	1,955	125,423	5,220	3,660	6,589	4,212	145,104
1974	176	170,752	127,123	3,630	18,820	5,148	2,141	134,530	7,577	3,265	7,214	4,276	156,862
1975	170	177,997	135,279	3,007	23,791	5,020	2,520	149,451	5,043	6,026	7,144	1,953	169,617
1976	173	187,377	160,444	4,461	20,807	4,890	2,620	166,181	6,643	12,077	6,102	2,219	193,222
1977	173	183,451	176,481	6,323	30,908	6,509	3,602	189,747	6,251	18,830	6,861	2,334	224,023
1978	172	191,417	199,652	3,661	54,456	4,392	6,558	198,719	27,073	32,604	7,517	2,788	268,719
1979	172	197,698	203,235	3,411	68,922	5,194	5,136	199,507	28,964	46,578	7,692	3,157	285,898
1980	162	197,950	184,119	3,344	42,613	4,511	5,932	214,756	6,646	7,443	7,749	3,925	240,519
1981	162	202,325	189,753	3,122	42,761	6,546	7,130	222,317	3,505	10,101	8,592	4,797	249,312

Table No. 45—STATEMENT OF ASSETS, DECEMBER 31, 1981

NAME OF LICENSEE	Unsecured Small Loans		Secured Small Loans		Cash and due from banks	Furniture and equipment (net of reserve)	Organization expenses (net of reserve)	Deferred charges	Other assets	Total assets
	Number	Amount	Number	Amount						
Assoc. Finan. Services of Conn., Inc., Bristol	1,388	$1,827,228	36	$94,540	.....	.....	.....	$3,938	.....	$1,925,706
Assoc. Finan. Services of Conn., Inc., New Britain	816	939,930	23	69,225	.....	.....	.....	.....	$624,338	1,633,493
Assoc. Finan. Services of Conn., Inc., North Haven	1,522	1,868,097	64	158,586	.....	.....	.....	.....	278,222	2,304,905
Assoc. Finan. Services of Conn., Inc., West Haven	2,141	2,493,690	74	212,503	.....	.....	.....	.....	297,731	3,003,924
Avco Finan. Services of Conn., Inc., Bridgeport	920	323,622	102	641,593	$1,150	$3,642	.....	7,169	65	977,241
Avco Finan. Services of Conn., Inc., Groton	687	835,669	36	43,983	1,145	1,180	.....	.....	.....	881,977
Avco Finan. Services of Conn., Inc., Hartford	1,749	2,128,174	35	43,432	2,024	2,238	.....	.....	51,308	2,227,176
Avco Finan. Services of Conn., Inc., Milford	944	1,011,994	49	53,262	1,150	21,764	.....	.....	.....	1,088,170
Avco Finan. Services of Conn., Inc., Stamford	666	735,889	35	38,730	1,150	8,040	.....	564	127,135	911,508
Avco Finan. Services of Conn., Inc., Waterbury	2,068	2,041,219	62	108,410	1,150	3,963	.....	.....	400	2,155,142
Beneficial Finance Co. of Conn., Ansonia	810	897,691	24	51,502	75	11,430	.....	218	.....	960,916
Beneficial Finance Co. of Conn., Bridgeport	1,012	935,074	18	32,349	204	22,698	.....	507	20,473	1,011,305
Beneficial Finance Co. of Conn., Danbury	1,200	1,469,922	103	255,820	137	36,722	.....	312	2,506	1,765,419
Beneficial Finance Co. of Conn., East Hartford	469	601,064	3	21,209	104	4,573	.....	616	.....	627,566
Beneficial Finance Co. of Conn., Enfield	767	808,365	30	76,754	124	16,221	.....	113	4,861	906,438
Beneficial Finance Co. of Conn., Fairfield	263	263,663	41	109,835	872	7,620	.....	79	.....	382,069
Beneficial Finance Co. of Conn., Greenwich	420	468,613	9	16,373	91	8,562	.....	26	.....	493,665
Beneficial Finance Co. of Conn., Hartford	970	960,477	55	134,850	647	7,218	.....	1,111	285,599	1,389,902
Beneficial Finance Co. of Conn., Manchester	745	681,854	25	67,355	1,452	2,490	.....	269	.....	753,420
Beneficial Finance Co. of Conn., Meriden	1,099	1,170,502	110	350,823	223	7,032	.....	(45)	.....	1,528,535
Beneficial Finance Co. of Conn., New Britain	797	857,639	20	73,863	491	7,718	.....	74	.....	939,785
Beneficial Finance Co. of Conn., New Haven	1,201	1,101,277	119	270,524	123	20,529	.....	81	.....	1,392,534
Beneficial Finance Co. of Conn., New London	1,627	1,892,424	90	220,060	1,667	19,283	.....	373	13,110	2,146,917
Beneficial Finance Co. of Conn., New Milford	454	556,467	23	65,585	345	5,023	.....	31	.....	627,451
Beneficial Finance Co. of Conn., Newington	494	479,611	30	82,029	327	6,208	.....	(199)	.....	567,976
Beneficial Finance Co. of Conn., Norwalk	665	693,902	40	96,752	122	5,720	.....	70	.....	796,566
Beneficial Finance Co. of Conn., Norwich	942	1,031,406	56	186,460	202	12,016	.....	11	.....	1,230,095
Beneficial Finance Co. of Conn., Stamford	809	735,813	13	21,633	57	7,047	.....	27	.....	764,577
Beneficial Finance Co. of Conn., Stratford	641	703,127	45	128,688	518	6,233	.....	62	.....	838,628
Beneficial Finance Co. of Conn., Waterbury	1,703	1,939,412	50	151,598	384	10,486	.....	1,276	.....	2,103,156
Beneficial Finance Co. of Conn., West Haven	773	720,503	61	129,820	77	14,067	.....	1,103	.....	865,570
Beneficial Finance Co. of Conn., Willimantic	691	767,427	30	89,932	414	15,010	.....	1,339	.....	874,122
Beneficial Finance Co. of Conn., Windsor	764	796,901	16	48,988	349	5,784	.....	825	.....	852,847
Better Loan Society, Hartford	999	843,733	61	134,693	72	.....	.....	.....	798,411	1,776,909
C.I.T. Financial Services, Inc., Bloomfield	707	672,098	107	183,795	1,793	.....	.....	.....	30	857,716

Commercial Credit Loans, Inc., Danbury	910	1,104,039	19	51,238	.....	.....	.....	.....	208	1,155,485
Commercial Credit Loans, Inc., Hartford	557	585,491	16	58,442	.....	.....	.....	.....	.....	643,933
Commercial Credit Loans, Inc., Waterbury	711	936,243	24	79,151	.....	.....	.....	.....	.....	1,015,394
Commercial Credit Loans, Inc., Wethersfield	621	625,635	31	108,242	(461)	.....	.....	.....	67,122	800,538
Danbury Finance Company, Inc.	46	25,418	.....	.....	6,401	.....	.....	.....	.....	31,819
Dial Finance Company of Conn., New Britain	1,532	1,370,798	143	333,973	3,645	6,785	.....	.....	5,836	1,721,037
Etna Loan Corporation, Bridgeport	240	99,598	.....	.....	5,397	1,500	.....	.....	.....	106,495
Finance One of Conn., Inc., Branford	1,025	1,497,410	73	248,689	597	14,902	.....	.....	1,376	1,762,974
Finance One of Conn., Inc., Derby	1,096	1,645,402	55	217,387	392	3,930	.....	.....	59,536	1,926,647
Finance One of Conn., Inc., Oakville	719	897,573	13	47,892	512	367	.....	.....	4,883	951,227
Finance One of Conn., Inc., Rockville	1,037	1,492,918	19	69,699	494	6,530	.....	.....	75,653	1,645,294
Finance One of Conn., Inc., Southington	1,273	1,724,644	45	137,558	600	15,353	.....	.....	115	1,878,270
Finance One of Conn., Inc., Stratford	2,787	3,823,292	52	165,882	1,377	30,507	.....	.....	4,648,305	8,669,363
Finance One of Conn., Inc., Winsted	583	789,355	30	109,264	598	492	.....	.....	51,064	950,773
FinanceAmerica Corporation, Waterbury	171	170,538	8	13,812	1,000	2,090	.....	.....	85	187,525
Financial Acceptance Corp. of Conn., Bridgeport	50	19,554	.....	.....	1,533	1,497	.....	.....	36,961	59,545
Ford Motor Credit Company, Meriden	40	50,226	181	232,230	16,826	2,039	.....	.....	.....	301,321
Friendly Finance Company, Bridgeport	362	108,687	.....	.....	2,031	500	.....	.....	.....	111,218
Household Finance Corp., Bridgeport	947	1,098,330	100	157,861	1,943	6,278	.....	.....	.....	1,264,412
Household Finance Corp., Danbury	698	785,370	156	257,816	1,454	1,559	.....	.....	.....	1,046,199
Household Finance Corp., East Hartford	463	524,568	86	175,594	1,299	270	.....	.....	.....	701,731
Household Finance Corp., Enfield	368	403,033	86	172,279	1,293	2,085	.....	.....	.....	578,690
Household Finance Corp., Fairfield	226	293,910	39	71,408	3,539	2,452	.....	.....	.....	371,309
Household Finance Corp., Groton	758	785,079	194	311,102	1,441	17	.....	.....	.....	1,097,639
Household Finance Corp., Hamden	383	400,177	70	125,552	2,745	6,768	.....	.....	.....	535,242
Household Finance Corp., Hartford	917	1,112,170	173	318,055	2,059	5,224	.....	.....	.....	1,437,508
Household Finance Corp., Manchester	420	533,316	66	110,827	1,645	.....	.....	.....	.....	645,788
Household Finance Corp., Meriden	464	562,865	66	126,960	2,128	194	.....	.....	.....	692,147
Household Finance Corp., Middletown	200	248,048	48	93,995	1,000	10,030	.....	.....	.....	353,073
Household Finance Corp., Milford	435	563,885	63	126,129	2,443	4,839	.....	.....	.....	697,296
Household Finance Corp., New Britain	529	596,553	63	114,706	1,191	1,480	.....	.....	.....	713,930
Household Finance Corp., New Haven	855	925,610	104	155,844	10,765	923	.....	.....	.....	1,093,142
Household Finance Corp., Norwalk	509	580,160	77	126,917	2,056	2,212	.....	.....	.....	711,345
Household Finance Corp., Norwich	665	711,778	163	268,767	4,247	716	.....	.....	.....	985,508
Household Finance Corp., Putnam	383	422,780	98	186,028	1,614	123	.....	.....	.....	610,545
Household Finance Corp., Stamford	609	676,246	114	187,652	1,971	548	.....	.....	.....	866,417
Household Finance Corp., Torrington	248	319,700	48	87,185	1,406	.....	.....	.....	.....	408,291
Household Finance Corp., Waterbury	948	972,252	162	239,442	1,611	4,910	.....	.....	.....	1,218,215
Household Finance Corp., Waterbury	.....	.....	.....	.....	362	54	.....	.....	.....	416
Household Finance Corp., Waterford	471	529,732	80	153,822	2,581	2,416	.....	.....	.....	688,551

Table No. 45—STATEMENT OF ASSETS, DECEMBER 31, 1981—Concluded

NAME OF LICENSEE	Unsecured Small Loans		Secured Small Loans		Cash and due from banks	Furniture and equipment (net of reserve)	Organization expenses net of reserve)	Deferred charges	Other assets	Total assets
	Number	Amount	Number	Amount						
Household Finance Corporation, West Hartford	454	$528,385	61	$100,115	$1,259	$3,131	.....	.....	.....	$632,890
People's Loan Co. of Danielson, Inc.	839	686,894	.....	.....	175,333	2,263	.....	.....	$3,000	867,490
Public Finance Corp., New Britain	620	662,161	178	567,881	.....	420	.....	.....	1,000	1,231,462
Putnam Finance Company	3	1,341	.....	.....	66,503	.....	.....	.....	.....	67,844
Reliable Ind. & Comm. Corp., Waterbury	135	47,586	.....	.....	9,710	.....	.....	.....	.....	57,296
Security Pacific Finance Corp. of Conn., Ansonia	524	588,659	21	55,175	1,000	7,282	.....	.....	1,764,247	2,416,363
Security Pacific Finance Corp. of Conn., Bristol	496	486,244	31	77,548	1,000	4,378	.....	.....	660,148	1,229,318
Security Pacific Finance Corp. of Conn., Elmwood	327	300,913	33	88,939	995	1,025	.....	.....	1,128,924	1,520,796
Security Pacific Finance Corp. of Conn., Hamden	687	643,578	53	120,581	1,000	9,152	.....	.....	681,009	1,455,320
Security Pacific Finance Corp. of Conn., Manchester	764	804,224	76	190,389	1,000	2,407	.....	.....	749,939	1,747,959
Security Pacific Finance Corp. of Conn., Middletown	296	354,283	10	22,582	1,000	2,140	.....	.....	535,697	915,702
Security Pacific Finance Corp. of Conn., Waterbury	421	523,387	6	12,874	1,000	4,950	.....	.....	1,078,909	1,621,120
Windsor Locks Finance, Inc.	282	231,948	17	37,983	39,797	772	$1,259	$543	6,605	318,907
Totals	**65,027**	**$72,126,463**	**4,946**	**$11,181,021**	**$409,971**	**$478,027**	**$1,259**	**$20,493**	**$14,064,811**	**$98,282,045**

Table No. 47—ANALYSIS OF SMALL LOANS MADE BY SIZE AND SECURITY

	Number	Amount	Number	Percent	Amount	Percent
Unsecured loans made:						
$ .00 to $ 600	5,854	$2,438,765				
$ 600.01 to $1,200	12,026	11,055,133				
$1,200.01 to $1,800	8,718	13,053,414				
$1,800.01 to $3,000	10,121	23,288,273				
$3,000.01 to $4,000	1,812	5,767,983				
$4,000.01 to $5,000	127	603,345				
Total			38,658	95.9%	$56,206,913	91.6%
Loans made secured by real estate:						
$1,800.01 to $3,000	183	435,035				
$3,000.01 to $4,000	251	873,713				
$4,000.01 to $5,000	348	1,654,384				
Total			782	2.0	2,963,132	4.8
Loans made secured by automobiles:						
$1,800.01 to $3,000	539	1,243,193				
$3,000.01 to $4,000	96	318,470				
$4,000.01 to $5,000	20	88,708				
Total			655	1.6	1,650,371	2.7
Loans made secured by other personal property:						
$ .00 to $1,800	48	55,930				
$1,800.01 to $3,000	94	223,135				
$3,000.01 to $4,000	26	86,698				
$4,000.01 to $5,000	40	181,300				
Total			208	.5	547,063	.9
Total small loans made			**40,303**	**100.0%**	**$61,367,479**	**100.0%**

Table No. 48—ANALYSIS OF SMALL LOANS CLASSIFIED AS TO BORROWERS

		Number	Amount
Small loans, unsecured and secured, outstanding January 1, 1981		**85,522**	**$105,325,277**
Additions:			
Small loans, unsecured and secured			
Purchased from other licensees		9,456	12,882,130
To new borrowers		7,281	9,683,143
To former borrowers		10,336	14,045,951
To present borrowers:			
Existing balances renewed	$ 22,682,410	22,073	
Additional cash advanced	14,052,346		36,734,756
Small loans renewed without additional cash advanced		611	903,629
Total additions		**49,759**	**$74,249,609**
Deductions:			
Small loans sold to other licensees		13,245	19,983,806
Small loans renewed without additional cash advanced		611	903,629
Small loans renewed with additional cash advanced		22,073	22,682,410
Small loans charged off		5,040	4,762,815
Principal payments		24,339	47,934,742
Total deductions		**65,308**	**$96,267,402**
Net addition (deduction)		**(15,549)**	**$(22,017,793)**
Small loans, unsecured and secured, outstanding December 31, 1981		**69,973**	**$83,307,484**

Table No. 49—ANALYSIS OF INTEREST AND CHARGES ON SMALL LOANS

	Year Ended Dec. 31, 1981	Dec. 31, 1980
Interest and charges collected	$19,714,076	$23,659,687
Average outstanding small loans:		
Amount	$100,840,026	$119,294,363
Number	80,092	89,449
Average monthly rate of interest and charges collected	1.63%	1.65%

Table No. 50—ANALYSIS OF CREDIT LIFE INSURANCE

INSURED LOANS MADE

Amount of insured loans or advances made during the year	$73,381,730
Number of insured loans or advances made during the year	37,165

PREMIUMS COLLECTED

Gross amount of premiums collected	$ 1,474,582
Less: Refunds of unearned premiums	553,496
Net premiums collected	$ 921,086

CLAIMS

Number of claims paid	385
Amount of claims paid	$ 581,940

Table No. 51
REGISTRATIONS: BROKER-DEALERS, INVESTMENT ADVISERS AND AGENTS

	In Effect Dec. 31		Increase	
	1981	1980	1981	1980
Brokers and Dealers	647	575	11.1%	12.5%
Agents	14,700	12,962	11.8	14.5
Investment Advisers	200	193	3.5	2.1
Investment Advisers Agents	618	495	19.9	9.3
Agent of Issuer	193	136	29.5	74.4

Table No. 52
CLASSIFICATIONS OF BROKER-DEALER REGISTRANTS

Type of Business	Number		Percent	
	1981	1980	1981	1980
General Brokerage	402	365	62.1%	63.5%
Investment Trust	25	31	3.9	5.5
Other Specialists	220	178	34.0	31.0
Own Securities	0	1	—	—
Totals	**647**	**575**	**100.0%**	**100.0%**

Table 52a
MAIN OFFICE: BROKER-DEALER AND INVESTMENT ADVISER REGISTRANTS

1981	Broker-Dealer	Investment Adviser
Alabama	2	0
Arizona	2	0
Arkansas	3	0
California	27	9
Colorado	16	0
Connecticut	82	62
Delaware	2	0
District of Columbia	6	0
Florida	14	1
Georgia	12	3
Illinois	22	2
Indiana	2	1
Iowa	1	1
Kansas	1	0
Louisiana	2	0
Maryland	6	2
Massachusetts	46	28
Michigan	6	0
Minnesota	12	0
Missouri	9	1
Nebraska	3	3
New Hampshire	1	1
New Jersey	32	6
New York	262	64
North Carolina	1	1
Ohio	7	0
Oklahoma	9	0
Oregon	1	0
Pennsylvania	19	6
Rhode Island	4	3
Tennessee	2	1
Texas	17	1
Utah	0	0
Vermont	1	0
Virginia	4	3
Washington	3	0
Wisconsin	7	1
Puerto Rico	1	0
Totals	**647**	**200**

Table No. 54
ROUTINE EXAMINATIONS: BROKER-DEALERS AND INVESTMENT ADVISERS

	1981	1980
Broker-Dealers	65	68
Investment Advisers	49	52

Table No. 55
REGISTRATIONS FILED AND EFFECTED OF SECURITIES, TENDER OFFERS AND BUSINESS OPPORTUNITIES

	Received		Effected	
	1981	1980	1981	1980
Securities	2,507	1,632	1,968	1,363
Tender Offers	4	1	4	1
Business Opportunities	34	19	30	11
Business Opportunity Renewals	8	1	8	1

Table No. 56
ENFORCEMENT ACTIVITIES SECURITIES AND BUSINESS OPPORTUNITIES

	Securities		Business Opportunities	
	1981	1980	1981	1980
Investigations Opened	137	157	32	41
Investigations Closed	141	155	38	57
Cease & Desist Orders Issued	2	4	0	8
Referrals for Criminal Action	2	5	0	1
Referrals for Civil Action	0	1	0	0

Table No. 57
INTERPRETIVE OPTIONS AND EXEMPTION ACKNOWLEDGEMENTS ISSUED BY COUNSEL: SECURITIES AND BUSINESS OPPORTUNITIES

	1981	1980
Securities	1,116	774
Business Opportunities	48	80

Table No. 46—STATEMENT OF LIABILITIES, DECEMBER 31, 1981

NAME OF LICENSEE	Accounts and notes payable	Other liabilities	Reserve for bad debts	ther reserves	Capital stock	Surplus	Net worth	Total liabilities and capital
Assoc. Finan. Services of Conn., Inc., Bristol	$1,138,582	$(960)	$57,653	.....	$25,000	$705,431	.....	$1,925,706
Assoc. Finan. Services of Conn., Inc., New Britain	1,673,924	.....	49,005	.....	.....	(89,436)	.....	1,633,493
Assoc. Finan. Services of Conn., Inc., North Haven	2,354,260	.....	69,147	.....	.....	(118,502)	.....	2,304,905
Assoc. Finan. Services of Conn., Inc., West Haven	3,133,455	19	90,118	.....	.....	(219,668)	.....	3,003,924
Avco. Finan. Services of Conn., Inc., Bridgeport	943,212	.....	34,029	.....	.....	.....	.....	977,241
Avco. Finan. Services of Conn., Inc., Groton	851,164	378	30,435	.....	.....	.....	.....	881,977
Avco. Finan. Services of Conn., Inc., Hartford	2,050,571	.....	76,607	$24,368	50,000	25,630	.....	2,227,176
Avco. Finan. Services of Conn., Inc., Milford	1,051,393	209	36,568	.....	.....	.....	.....	1,088,170
Avco. Finan. Services of Conn., Inc., Stamford	880,665	.....	30,843	.....	.....	.....	.....	911,508
Avco. Finan. Services of Conn., Inc., Waterbury	2,079,816	.....	75,326	.....	.....	.....	.....	2,155,142
Beneficial Finance Co. of Conn., Ansonia	870,220	471	90,225	.....	.....	.....	.....	960,916
Beneficial Finance Co. of Conn., Bridgeport	907,597	503	103,205	.....	.....	.....	.....	1,011,305
Beneficial Finance Co. of Conn., Danbury	1,661,583	3,370	100,466	.....	.....	.....	.....	1,765,419
Beneficial Finance Co. of Conn., East Hartford	575,632	1,186	50,748	.....	.....	.....	.....	627,566
Beneficial Finance Co. of Conn., Enfield	848,010	758	57,670	.....	.....	.....	.....	906,438
Beneficial Finance Co. of Conn., Fairfield	348,234	36	33,799	.....	.....	.....	.....	382,069
Beneficial Finance Co. of Conn., Greenwich	459,415	521	33,729	.....	.....	.....	.....	493,665
Beneficial Finance Co. of Conn., Hartford	(1,624,968)	3,230	67,169	.....	100,000	2,844,471	.....	1,389,902
Beneficial Finance Co. of Conn., Manchester	703,206	527	49,687	.....	.....	.....	.....	753,420
Beneficial Finance Co. of Conn., Meriden	1,408,572	841	119,122	.....	.....	.....	.....	1,528,535
Beneficial Finance Co. of Conn., New Britain	874,256	396	65,133	.....	.....	.....	.....	939,785
Beneficial Finance Co. of Conn., New Haven	1,296,520	395	95,619	.....	.....	.....	.....	1,392,534
Beneficial Finance Co. of Conn., New London	1,985,231	1,245	160,441	.....	.....	.....	.....	2,146,917
Beneficial Finance Co. of Conn., New Milford	606,266	244	20,941	.....	.....	.....	.....	627,451
Beneficial Finance Co. of Conn., Newington	553,286	33	14,657	.....	.....	.....	.....	567,976
Beneficial Finance Co. of Conn., Norwalk	741,457	808	54,301	.....	.....	.....	.....	796,566
Beneficial Finance Co. of Conn., Norwich	1,138,434	195	91,466	.....	.....	.....	.....	1,230,095
Beneficial Finance Co. of Conn., Stamford	681,268	544	82,765	.....	.....	.....	.....	764,577
Beneficial Finance Co. of Conn., Stratford	790,705	4	47,919	.....	.....	.....	.....	838,628
Beneficial Finance Co. of Conn., Waterbury	1,974,965	2,787	125,404	.....	.....	.....	.....	2,103,156
Beneficial Finance Co. of Conn., West Haven	784,071	640	80,859	.....	.....	.....	.....	865,570
Beneficial Finance Co. of Conn., Willimantic	833,190	.....	40,932	.....	.....	.....	.....	874,122
Beneficial Finance Co. of Conn., Windsor	802,140	252	50,455	.....	.....	.....	.....	852,847
Better Loan Society, Hartford	1,685,172	(3)	.....	17,906	35,000	38,834	.....	1,776,909
C.I.T. Financial Services, Inc., Bloomfield	832,779	299	24,638	.....	.....	.....	.....	857,716

Commercial Credit Loans, Inc., Danbury	1,026,023	.....	51,245	95,907	.....	$(17,690)	.....	1,155,485
Commercial Credit Loans, Inc., Hartford	572,013	.....	27,452	53,469	.....	(9,001)	.....	643,933
Commercial Credit Loans, Inc., Waterbury	902,021	162	43,442	84,316	.....	(14,547)	.....	1,015,394
Commercial Finance Plan, Inc., Wethersfield	725,420	2,550	39,350	.....	25,000	8,218	.....	800,538
Danbury Finance Company, Inc.	16,911	501	.....	.....	10,500	3,907	.....	31,819
Dial Finance Company of Conn., New Britain	1,287,282	.....	34,402	.....	25,000	374,353	.....	1,721,037
Etna Loan Corporation, Bridgeport	213,262	123	.....	.....	5,000	(111,890)	.....	106,495
Finance One of Conn., Inc., Branford	1,796,727	.....	56,505	.....	.....	(90,258)	.....	1,762,974
Finance One of Conn., Inc., Derby	1,884,465	.....	59,166	.....	.....	(16,984)	.....	1,926,647
Finance One of Conn., Inc., Oakville	979,571	(731)	29,551	.....	.....	(57,164)	.....	951,227
Finance One of Conn., Inc., Rockville	1,615,859	(543)	48,284	.....	.....	(18,306)	.....	1,645,294
Finance One of Conn., Inc., Southington	1,965,952	3	60,582	.....	.....	(148,267)	.....	1,878,270
Finance One of Conn., Inc., Stratford	6,261,624	39	129,030	(308,822)	75,000	2,512,492	.....	8,669,363
Finance One of Conn., Inc., Winsted	893,196	.....	27,965	.....	.....	29,612	.....	950,773
FinanceAmerica Corporation, Waterbury	(260,080)	.....	10,784	24,213	200,000	212,608	.....	187,525
Financial Acceptance Corp. of Conn., Bridgeport	38,251	.....	3,363	1,805	25,000	(8,874)	.....	59,545
Ford Motor Credit Company, Meriden	292,282	.....	9,039	.....	.....	.....	.....	301,321
Friendly Finance Company, Bridgeport	113,075	125	.....	.....	25,000	(26,982)	.....	111,218
Household Finance Corp., Bridgeport	1,264,412	.....	.....	.....	.....	.....	.....	1,264,412
Household Finance Corp., Danbury	1,046,199	.....	.....	.....	.....	.....	.....	1,046,199
Household Finance Corp., East Hartford	701,731	.....	.....	.....	.....	.....	.....	701,731
Household Finance Corp., Enfield	578,690	.....	.....	.....	.....	.....	.....	578,690
Household Finance Corp., Fairfield	371,309	.....	.....	.....	.....	.....	.....	371,309
Household Finance Corp., Groton	1,097,639	.....	.....	.....	.....	.....	.....	1,097,639
Household Finance Corp., Hamden	535,242	.....	.....	.....	.....	.....	.....	535,252
Household Finance Corp., Hartford	1,437,508	.....	.....	.....	.....	.....	.....	1,437,508
Household Finance Corp., Manchester	645,788	.....	.....	.....	.....	.....	.....	645,788
Household Finance Corp., Meriden	692,147	.....	.....	.....	.....	.....	.....	692,147
Household Finance Corp., Middletown	353,073	.....	.....	.....	.....	.....	.....	353,073
Household Finance Corp., Milford	697,296	.....	.....	.....	.....	.....	.....	697,296
Household Finance Corp., New Britain	713,930	.....	.....	.....	.....	.....	.....	713,930
Household Finance Corp., New Haven	1,093,142	.....	.....	.....	.....	.....	.....	1,093,142
Household Finance Corp., Norwalk	711,345	.....	.....	.....	.....	.....	.....	711,345
Household Finance Corp., Norwich	985,508	.....	.....	.....	.....	.....	.....	985,508
Household Finance Corp., Putnam	610,545	.....	.....	.....	.....	.....	.....	610,545
Household Finance Corp., Stamford	866,417	.....	.....	.....	.....	.....	.....	866,417
Household Finance Corp., Torrington	408,291	.....	.....	.....	.....	.....	.....	408,291
Household Finance Corp., Waterbury	1,218,215	.....	.....	.....	.....	.....	.....	1,218,215
Household Finance Corp., Waterbury	416	.....	.....	.....	.....	.....	.....	416
Household Finance Corp., Waterford	688,551	.....	.....	.....	.....	.....	.....	688,551

Table No. 46—STATEMENT OF LIABILITIES, DECEMBER 31, 1981—Concluded

NAME OF LICENSEE	Accounts and notes payable	Other liabilities	Reserve for bad debts	Other reserves	Capital stock	Surplus	Net worth	Total liabilities and capital
Household Finance Corporation, West Hartford	$632,890	.....	.....	.....	.....	.....	.....	$632,890
People's Loan Co. of Danielson, Inc.	99,000	$3,476	.....	$196	$42,875	$721,943	.....	$867,490
Public Finance Corp., New Britain	1,208,239	.....	$42,908	789	12,500	(32,974)	.....	1,231,462
Putnam Finance Company, New Britain	.....	.....	.....	.....	.....	.....	$67,844	67,844
Reliable Ind. & Comm. Corp., Waterbury	29,100	590	.....	.....	49,600	(21,994)	.....	57,296
Security Pacific Finance Corp. of Conn., Ansonia	2,355,120	.....	73,840	662	.....	(13,259)	.....	2,416,363
Security Pacific Finance Corp. of Conn., Bristol	1,245,487	.....	44,670	636	.....	(61,475)	.....	1,229,318
Security Pacific Finance Corp. of Conn., Elmwood	1,546,561	.....	44,832	638	35,000	(106,235)	.....	1,520,796
Security Pacific Finance Corp. of Conn., Hamden	1,492,748	.....	56,286	440	.....	(94,154)	.....	1,455,320
Security Pacific Finance Corp. of Conn., Manchester	1,743,673	.....	67,658	636	.....	(64,008)	.....	1,747,959
Security Pacific Finance Corp. of Conn., Middletown	940,010	.....	32,778	73	.....	(57,159)	.....	915,702
Security Pacific Finance Corp. of Conn., Waterbury	1,618,505	.....	54,227	622	.....	(52,234)	.....	1,621,120
Windsor Locks Finance, Inc.	233,223	.....	8,296	2,096	25,000	50,292	.....	318,907
Totals	**$88,080,087**	**$25,223**	**$3,266,736**	**$(50)**	**$765,475**	**$6,076,730**	**$67,844**	**$98,282,045**

Table No. 53
TREND IN BROKER-DEALER, INVESTMENT ADVISER AND AGENTS REGISTRATIONS

Year	Broker — Dealers	Percent Increase/ Decrease	Agents	Percent Increase/ Decrease	Investment Advisers	Percent Increase/ Decrease	Investment Adviser Agents	Percent Increase/ Decrease	Agents of Issuer	Percent Increase/ Decrease
1955	251	13.1	1,177	47.3	22	29.4	13	8.3	....	....
1960	312	24.3	2,223	88.8	24	8.3	23	77.0	....	....
1965	345	10.5	3,268	47.0	42	75.0	62	169.5	....	....
1966	346	.0	3,703	13.3	47	11.9	85	37.0	....	....
1967	353	2.0	4,112	11.0	56	19.6	110	29.4	....	....
1968	390	10.5	5,159	25.7	60	7.1	125	13.6	....	....
1969	434	11.3	5,955	15.4	72	20.0	145	16.0	....	....
1970	451	3.9	6,429	9.6	81	12.5	171	17.9	....	....
1971	464	2.9	6,522	1.4	86	6.2	191	11.7	....	....
1972	499	7.5	7,305	12.0	103	19.7	226	18.3	....	....
1973	464	(7.0)	7,519	2.9	109	5.8	235	4.0	....	....
1974	463	(.2)	7,543	.3	121	11.0	288	22.6	....	....
1975	453	(2.2)	7,899	4.7	135	11.6	322	11.8	....	....
1976	476	5.1	8,926	13.0	156	15.6	355	10.2	....	....
1977	494	3.8	9,611	7.7	186	19.2	383	7.9	3	....
1978	530	7.3	10,809	12.5	199	7.0	438	14.4	22	63.3
1979	511	(3.6)	11,318	4.7	189	(5.0)	453	3.4	178	254.5
1980	575	12.5	12,962	14.5	193	2.1	495	9.3	136	74.4
1981	647	11.1	14,700	11.8	200	3.5	618	19.9	193	29.5

NATIONAL BANKS IN CONNECTICUT— BRANCH OFFICES AND TOTAL ASSETS, DECEMBER 31, 1981

NATIONAL BANKS ARE UNDER THE SUPERVISION OF THE COMPTROLLER OF THE CURRENCY, WASHINGTON, D.C.

(Information was furnished by the Banks to the State Banking Department)

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1981
American National Bank 2992 Dixwell Avenue, Hamden 06518	7	Cromwell Cromwell Office 77 Berlin Road	$150,600
		Hamden Acme Mall Office 1235 Dixwell Avenue	
		Quinnipiac Office Quinnipiac College Mt. Carmel Avenue	
		Meriden Meriden Office 88 State Street	
		Middlefield Middlefield Office 4 Main Street	
		Wallingford Wallingford Office 98 Hartford Turnpike	
		West Haven West Haven Office 100 Elm Street	
Canaan National Bank Main Street, North Canaan 06018	..	.....	15,794
Citizens National Bank 182 Main Street, Putnam 06260	2	Thompson North Grosvenordale Office Putnam Avenue—Route 12 (North Grosvenordale)	27,389
		Woodstock Woodstock Office Route 171	
Citizens National Bank of Fairfield 1835 Black Rock Turnpike Fairfield 06430	1	Fairfield Fairfield Center Office 1326 Post Road	19,043
Citizens National Bank of Southington 781 Main Street Plantsville 06479	2	Southington Columbus Avenue Office Columbus Avenue and Liberty Street	39,287
		Queen Street Office 359 Queen Street	
Connecticut National Bank 888 Main Street Bridgeport 06603	51	Ansonia Ansonia Office 382 Main Street	770,790
		Bethel Bethel Office 31 Grassy Plain Street	
		Stonyhill Office Old Hawleyville Road	
		Bridgeport Black Rock Office 2525 Fairfield Avenue	
		Boston Avenue Office 2091 Boston Avenue	
		Clinton Avenue Office 440 Clinton Avenue	
		East Main Office 975 East Main Street	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1981
		Newfield Office 1194 Stratord Avenue	
		Nob Hill Office 505 Broadbridge Road	
		North End Office 2500 Main Street	
		South End Office 215 Warren Street	
		Brookfield Brookfield Office Route 7	
		Danbury Candlewood Office 93 Federal Road Corner Federal & Nabby	
		Danbury Office 343 Main Street	
		Darien Darien Office 1899 Boston Post Road	
		East Hartford East Hartford Office 580 Burnside Avenue	
		Fairfield Fairfield Office 1366 Post Road	
		Greenfield Hill Office 1960 Bronson Road	
		Southport Office 3695 Post Road (Southport)	
		Stratfield Office 136 Fairfield Woods Road	
		Tunxis Hill Office 303 Tunxis Hill Road	
		Farmington Farmington Office 230 Farmington Avenue	
		Milford Milford Office 295 Boston Post Road	
		Monroe Monroe Office 461 Monroe Turnpike	
		Stepney Office Main Street (Stepney)	
		New Canaan New Canaan Office 278 Elm Street	
		New Fairfield New Fairfield Office Routes 37 and 39	
		New Milford New Milford Office 50 Bridge Street	
		Newtown Newtown Office 6 Queen Street	
		Norwalk Norwalk Office 184 Main Street	
		South Norwalk Office 99 Washington Street (South Norwalk)	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1981
		West Norwalk Office 147 Connecticut Avenue	
		Orange Orange Office 445 Boston Post Road	
		Prospect Prospect Office Prospect Road	
		Ridgefield Ridgefield Office 66 Danbury Road	
		Roxbury Roxbury Office Route No. 67	
		Shelton Huntington Office 5 Huntington Plaza (Huntington)	
		Shelton Office 487 Howe Avenue	
		Trap Falls Office 1 Trap Falls Road	
		Southbury Southbury Office Main Street and Route 67	
		Stamford High Ridge Office 1081 High Ridge Road	
		Stamford Central Office 999 Bedford Street	
		Washington Plaza Office 1357 Washington Boulevard	
		West Side Office 414 West Main Street	
		Stratford Shakespeare Office 1344 Main Street	
		Stratford Office 2944 Main Street	
		Trumbull Madison Avenue Office 4180 Madison Avenue	
		Trumbull Office White Plain Road	
		Waterbury Meadow Street Drive-in Office 281 Meadow Street	
		Waterbury Office 132 Grand Street	
		Westport Westport Office 126 Post Road East	
		Grand Cayman Island Offshore Office Georgetown	
First National Bank of Enfield 231 Hazard Avenue Enfield 06082	1	Enfield Enfield Street Office 410 Enfield Street	23,274
First National Bank of Litchfield North Street, Litchfield 06759	2	Washington Marble Dale Office Route 202 (Marble Dale)	47,187
		Washington Depot Office Bryan Plaza (Washington Depot)	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1981
First National Bank of Suffield 30 Bridge Street, Suffield 06078	1	Suffield West Suffield Office 25 Babb's Road	24,072
Hartford National Bank and Trust Company 777 Main Street, Hartford 06115	63	Avon Avon Office 255 West Main Street	2,779,853
		Bloomfield Bloomfield Office 333 Cottage Grove Road	
		Bristol Bristol Office 761 Pine Street (Forestville)	
		Colchester Colchester Office 6 South Main Street	
		Danbury Danbury Office 161 Main Street	
		East Hartford East Hartford Office 1085 Main Street	
		Silver Lane Ofice 794 Silver Lane	
		East Lyme Niantic Office Pennsylvania Avenue (Niantic)	
		Essex Essex Office 15 Main Street	
		Farmington Farmington Village Office High Street	
		Groton Groton Office 971 Poquonock Road	
		Mystic River Office West Main Street (Mystic)	
		U.S. Submarine Base Office U.S. Navy Submarine Base	
		Hamden Mt. Carmel Office 3030 Whitney Avenue	
		Hartford Connecticut River Office 10 Central Row	
		Civic Center Office One Civic Center Plaza	
		Farmington Avenue Office 70 Farmington Avenue	
		Jefferson Street Medical Building Office 85 Jefferson Street	
		Northwest Office 410 Homestead Avenue	
		State Capitol Office 60 Washington Street	
		Unity Plaza Office 273 Barbour Street	
		Wethersfield Avenue Office 655 Wethersfield Avenue	
		Harwinton Harwinton Office Litchfield Road	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1981
		Ledyard Ledyard Office Route 12 (Gales Ferry)	
		Manchester First Manchester Office 595 Main Street	
		Manchester Green Office 621 Middle Turnpike East	
		Middle Turnpike Office 320 Middle Turnpike West	
		North Manchester Office 220 North Main Street	
		Middletown Middletown Central Office 363 Main Street	
		South Green Drive-In Office 55 DeKoven Drive	
		Washington Street Office 827 Washington Street	
		Montville Montville Office Route 32	
		New Haven Amity Office 146 Amity Road	
		Park Street Office 130 Park Street	
		Temple Street Office 144 Temple Street	
		New London New London Commerce Office 250 Captain's Walk	
		New London City Office 260 U.S. Route No. 1	
		Newington Newington Plaza Office 3180 Berlin Turnpike	
		Norwich Norwichtown Office 115 West Town Street	
		Uncas-Merchants Office 161 Water Street	
		Old Saybrook Old Saybrook Office Main Street	
		Plainfield Central Village Office Route No. 12 (Central Village)	
		Putnam Putnam Office 211 Kennedy Drive	
		Stamford Fairlawn Office 1110 East Main Street	
		Landmark Square Office 1 Landmark Square	
		Parkway Office 1060 Long Ridge Road	
		Springdale Office 1042 Hope Street	
		Stamford Square Office 3001 Summer Street	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1981
		Stonington Mystic Autobank 4 Williams Avenue	
		Stonington Office Cannon Square	
		Thompson North Grosvenordale Office Grove Street (North Grosvenordale)	
		Torrington Torringford Office 1196 East Main Street	
		Torrington Office 236 Prospect Street	
		Torrington Parkade Office 474 Winsted Road	
		Waterford Waterford Office 32 Boston Post Road	
		West Hartford Bishop's Corner Office 2523 Albany Avenue	
		Elmwood Office 1114 New Britain Avenue (Elmwood)	
		West Hartford Center Office 65 LaSalle Road	
		West Haven West Haven Office 689 Campbell Avenue	
		Wethersfield Silas Dean Office 1039 Silas Deane Highway	
		Winchester Winsted Office 286 Main Street (Winsted)	
		Windsor Bradley-Windsor Office 2133 Poquonock Avenue	
		Windsor Center Office 270 Broad Street	
National Bank of New England Main Street East Haddam 06423	..	.....	6,194
National Industrial Bank of Connecticut 37 Colony Street, Meriden 06453	1	Meriden Village Office 1090 Hanover Road	9,781
National Iron Bank Main Street Falls Village 06031	2	Cornwall Cornwall Office Route 4 (Cornwall Bridge)	19,924
		Norfolk Norfolk Office John Curtis Road	
New Britain National Bank 51 West Main Street New Britain 06051	7	Berlin Berlin Office 525 New Britain Road (Kensington)	151,754
		Ferndale Plaza Office Chamberlin Highway and High Road (Kensington)	
		New Britain Farmington Avenue Office 643 Farmington Avenue	
		Newington Avenue Office 234 Newington Avenue	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1981
		West End Office 330 West Main Street	
		Plainville Plainville Office 111 Whiting Street	
		West Hartford Corbins Corner Office 1507 New Britain Avenue	
Northern Connecticut National Bank 101 Turnpike Road Windsor Locks 06096	8	East Granby East Granby Office Rainbow Road	67,241
		East Windsor Warehouse Point Office 89 Bridge Street (Warehouse Point)	
		Ellington Ellington Office 20 Church Street	
		Enfield Elm Street Office 109 Elm Street	
		Enfield Office 29 North Main Street	
		Pleasant Street Office 10 Pleasant Street	
		Windsor Locks Bradley International Airport Office Murphy Terminal Building	
		Dexter Plaza Office Dexter Shopping Plaza	
Orange National Bank 285 Boston Post Road Orange 06477	3	Bethany Bethany Office Amity Road	35,487
		Milford Milford Office 202 Cherry Street	
		West Haven West Haven Office 420 Campbell Avenue	
State National Bank of Connecticut 10 Middle Street Bridgeport 06605	58	Ansonia Ansonia Mall Office Main and Tremont Streets	905,111
		Bethlehem Bethlehem Office Main Street and Sunnyridge Road	
		Bridgeport Bayview Office 123 Boston Avenue	
		Black Rock Office 2834 Fairfield Avenue	
		Commerce Park Office 4707 Main Street	
		Main Street Office 1189 Main Street	
		Stratford Line Office 2165 Boston Avenue	
		Brookfield Brookfield Office Route 7-Caldor Shopping Center	
		Clinton Clinton Office 88 West Main Street	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1981
		Danbury Danbury Executive Office 30 Main Street	
		East Danbury Office Route 6-Berkshire Shopping Center	
		Mill Plain Office Mill Plain Road and Kenosia Avenue	
		North Main Street Office 330 Main Street	
		Darien Darien Office 1101 Post Road	
		Deep River Deep River Office 151 Main Street	
		Durham Durham Office 160 Main Street	
		East Haven Foxon Office Route 80	
		Essex Essex Office Main Street (Centerbrook)	
		Fairfield Fairfield Office 2115 Black Rock Turnpike	
		Kings Highway Office 1100 Kings Highway East	
		Southport Office 411 Old Post Road (Southport)	
		Greenwich Byram Office 30 South Water Street (Byram)	
		Cos Cob Office 162 Post Road (Cos Cob)	
		Greenwich Executive Office 240 Greenwich Avenue	
		Mason Street Office 103 Mason Street	
		Old Greenwich Office 206 Sound Beach Avenue (Old Greenwich)	
		Guilford Guilford Office 1001 Boston Post Road	
		Madison Madison Office Route 79 and Bradley Road	
		Milford Milford Office 531 New Haven Avenue	
		Monroe Monroe Office 601 Main Street-Route 25	
		Naugatuck Naugatuck Office 59 Rubber Avenue	
		New Canaan New Canaan Office 94 Elm Street	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1981
		New Milford New Milford Office Veteran's Plaza Route 7	
		North Branford North Branford Office North Branford Road and Route 139	
		Northford Office Routes 17 and 24 (Northford)	
		Old Saybrook Old Saybrook Office 723 Boston Post Road	
		Ridgefield Fox Hill Office Routes 7 and 35	
		Ridgefield Drive-Up Office 471 Main Street	
		Ridgefield Office Ridgefield Shopping Center Main Street	
		Shelton Far Mill River Office 675 Bridgeport Avenue-Route 8	
		Stamford East Stamford Office 2 Hawthorne Street	
		Glenbrook Office 37 Church Street (Glenbrook)	
		North Stamford Office 1037 High Ridge Road	
		South Stamford Office Canal and Dock Streets	
		Stamford Executive Office One Atlantic Street	
		Summer Street Office 2284 Summer Street	
		West Stamford Office 383 West Main Street	
		Stratford Paradise Green Office 3585 Main Street	
		Trumbull Trumbull Office 17 Church Hill Road	
		Wallingford Wallingford Office Route 5-Caldor Shopping Center	
		Watertown Watertown Office Route 7-Ten Acre Shopping Mall	
		Westport Colonial Green Office 224 Post Road East	
		Greens Farms Office 1260 Post Road	
		Market Place Office 125 Main Street	
		Saugatuck Office Railroad Place	
		Westbank Office 221 West State Street	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1981
		Wilton Georgetown Office 941 Danbury Road	
		Wilton Office Route 7-Gateway Shopping Center	
Total 17 National Banks	210 Branches	Total Assets	$5,092,781

FEDERAL SAVINGS AND LOAN ASSOCIATIONS IN CONNECTICUT—BRANCH OFFICES AND TOTAL ASSETS, DECEMBER 31, 1981

FEDERAL SAVINGS AND LOAN ASSOCIATIONS ARE UNDER THE SUPERVISION OF THE FEDERAL HOME LOAN BANK SYSTEM, WASHINGTON, D.C.

(Information was furnished by the Associations to the State Banking Department)

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1981
Bristol Federal Savings and Loan Association 222 Main Street, Bristol 06010	3	Bristol Hub 6 Plaza Office 99 Farmington Avenue Woolco Plaza Office 1235 Farmington Avenue Plymouth Petit's Super Market 201 Main Street (Terryville)	$110,783
Community Federal Savings and Loan Association 1100 Main Street, Bridgeport 06604	1	Bridgeport North End Office 3751 Madison Avenue	10,672
Constitution Federal Savings and Loan Association 46 Atlantic Street Stamford 06901	6	Darien Darien Office 1089 Post Road New Canaan New Canaan Office 11 South Avenue Ridgefield Ridgefield Office 107 Danbury Road Stamford Glenbrook Shopping Center Office 489 Hope Street High Ridge Office 949 High Ridge Road West Side Office 56 West Broad Street	157,786
County Federal Savings and Loan Association of Westport 147 Main Street Westport 06990	11	Fairfield Fairfield Office 580 Post Road Norwalk Norwalk Office 20 Washington Street (South Norwalk) Strawberry Hill Office 384 Westport Avenue Stamford Cove Road Office 820 Cove Road High Ridge Road Office 838 High Ridge Road Springdale Office 1066 Hope Street West Stamford Office 389 West Main Street Stratford Stratford Office 3272 Main Street Trumbull Trumbull Shopping Park Office 5065 Main Street	162,860

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1981
		Westport Greens Farms Office 1090 Post Road East (Greens Farms)	
		Wilton Wilton Office Post Office Square	
Danielson Federal Savings and Loan Association 142 Main Street Danielson 06239	1	Killingly Satellite Office Route 101 (Dayville)	90,827
Enfield Federal Savings and Loan Association 660 Enfield Street Enfield 06082	3	Enfield Hazardville Office 268 Hazard Avenue	59,528
		State Line Plaza Office Elm Street	
		Suffield Suffield Office 123 Suffield Village	
Fidelity Federal Savings and Loan Association 209 Orange Street New Haven 06510	4	East Haven East Haven Office 205 Main Street	87,335
		Hamden Dixwell Avenue Office 2845 Dixwell Avenue	
		Milford Milford Office 123 Cherry Street	
		West Haven West Haven Office 636 Campbell Avenue	
First Federal Savings and Loan Association of East Hartford 1137 Main Street East Hartford 06108	7	East Hartford Homemakers Office 842 Silver Lane	216,141
		Glastonbury Glastonbury Office 2510 Main Street	
		South Glastonbury Office 879 Main Street (South Glastonbury)	
		Manchester Manchester Office 344 Middle Turnpike West	
		South Windsor South Windsor Office 297 Oakland Road	
		Vernon Rockville Office 2 Park Place (Rockville)	
		Vernon Circle Office Tri-City Plaza	
First Federal Savings and Loan Association of Madison 256 Sampson Rock Drive Madison 06443	5	Clinton Clinton Office 16 West Main Street	128,974
		Durham Durham Office Main Street	
		Guilford Guilford Office 849 Boston Post Road	
		Old Lyme Old Lyme Office 19 Hall's Road	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1981
		Westbrook Westbrook Office Boston Post Road	
First Federal Savings and Loan Association of New Haven 80 Elm Street New Haven	18	Branford Branford Office 1 South Main Street	735,954
		Bridgeport Black Rock Office 2861 Fairfield Avenue	
		Bridgeport Office 1020 Broad Street	
		Cheshire Cheshire Office 922 South Main Street	
		Derby Derby Office 630 New Haven Avenue Route 34	
		East Haven East Haven Office 260 Main Street	
		Fairfield Fairfield Office 1177 Post Road	
		Turnpike Office 1919 Black Rock Turnpike	
		Hamden Centerville Office 2290 Whitney Avenue	
		Dixwell-Circular Office 5 Helen Street	
		Whitneyville Office 1227 Whitney Avenue	
		Milford Milford Center Office 100 Broad Street	
		Woodmont Office 314 Merwin Avenue	
		New Haven Church Street Office 10 Church Street	
		Westville Office 894 Whalley Avenue	
		North Haven North Haven Office 70 Washington Avenue	
		Orange Orange Office 247 Boston Post Road	
		West Haven West Haven Office 584 Campbell Avenue	
First Federal Savings and Loan Association of Norwalk 622 West Avenue Norwalk 06850	4	Brookfield Brookfield Office White Turkey Road	122,859
		Norwalk East Norwalk Office 65 Van Zant Street (East Norwalk)	
		Westport Avenue Office 94 Westport Avenue	
		Wilton Wilton Office 3 Danbury Road	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1981
First Federal Savings and Loan Association of Torrington 50 Litchfield Street Torrington 06790	3	Canton Canton Office Canton Village Shopping Center Route 44 Litchfield Litchfield Office West Street Torrington "Top of the Hill" Office 1180 East Main Street	127,838
First Federal Savings and Loan Association of Waterbury First Federal Plaza Waterbury 06720	5	Southbury Southbury Shopping Plaza Office New Haven Road Waterbury Naugatuck Valley Mall Office 920-6 Wolcott Street Reidville Drive Office 364 Reidville Drive Waterbury Plaza Office 5 Wigwam Avenue Watertown Watertown Office 656 Main Street	302,161
Greenwich Federal Savings and Loan Association 28 Havemeyer Place Greenwich 06340	4	Greenwich Byram Office 21 North Water Street (Byram) Cos Cob Office 401 Post Road (Cos Cob) Glenville Office 220 Glenville Road Old Greenwich Office 260 Sound Beach Avenue (Old Greenwich)	175,457
Hartford Federal Savings and Loan Association 50 State Street, Hartford 06103	10	Avon Avon Office 27 East Main Street Bloomfield Bloomfield Office 18 Wintonbury Mall Farmington Farmington Office 222 Main Street Hartford Blue Hills Office 649 Blue Hills Avenue Park Street Office 617 Park Street Simsbury Simsbury Office 744 Hopmeadow Street Stafford Stafford Springs Office 2 East Main Street (Stafford Springs) West Hartford Elmwood Office 1105 New Britain Avenue (Elmwood) West Hartford Office 966 Farmington Avenue Wethersfield Wethersfield Office 46 Wells Road	390,641

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1981
Jefferson Federal Savings and Loan Association of Meriden One West Main Street Meriden 06450	11	Cheshire Cheshire Office 218 Maple Avenue	228,996
		Cromwell Cromwell Office 534 Main Street	
		East Hampton East Hampton Office 2 West High Street	
		Meriden East Side Office 852 East Main Street	
		South Meriden Office 100 Main Street	
		Middletown Middletown Office 15 Ward Street	
		Milford Milford Office 1349 Boston Post Road	
		New Haven Bella Vista Office 321 Eastern Street	
		Southington Southington Office Queen Street, Route 10	
		Wallingford Wallingford Office 64 South Main Street	
		Yalesville Office 65 North Turnpike Road	
New Britain Federal Savings and Loan Association 94 West Main Street New Britain 06050	3	New Britain Plaza Office 707 Farmington Avenue	104,974
		Newington Newington Office 1120 Main Street	
		Plainville Plainville Office 63 East Main Street	
New London Federal Savings and Loan Association 15 Masonic Street New London 06320	7	East Lyme Flanders Office Flanders Plaza Chesterfield Road	160,591
		Niantic Office 233 Main Street (Niantic)	
		Essex Centerbrook Office Main Street and Route 9A (Centerbrook)	
		Groton Groton Office 799 Long Hill Road	
		Groton City Branch 349 Mitchell Street	
		Mystic Office Broadway and East Main Street (Mystic)	
		Waterford Waterford Office Boston Post Road at Clark Lane	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1981
Nutmeg Federal Savings and Loan Association North Street Shopping Center Danbury 06810	..	.....	13,972
Windsor Federal Savings and Loan Association 250 Broad Street Windsor 06095	3	Granby Granby Office 1 Bank Street Windsor Poquonock Office 1769 Poquonock Avenue (Poquonock) Wilson Office 258 Windsor Avenue (Wilson)	46,623
Total 20 Associations	**109 Branches**	**Total Assets**	**$3,434,972**

DIRECTORY

BRANCH OFFICES

State Banks and Trust Companies

Name and location of main office	Number of branches	Location of branches
Amity Bank Corp. 128 Amity Road Woodbridge 06525	1	Branford Branford Office 620 West Main Street
Bank of New Haven 209 Church Street New Haven 06510	1	New Haven Whalley-Norton Office 395 Whalley Avenue
Charter Oak Bank and Trust Company 90 Pearl Street, Hartford 06103	3	Hartford Goodwin Park Office Broad Street at Maple Avenue New Park-Prospect Office 400 New Park Avenue West Hartford West Hartford Center Office 55 South Main Street
Chester Bank Chester 06412	1	Chester Water Street Office 20 Water Street
Citizens Bank and Trust Company 211 New London Turnpike Glastonbury 06033	4	Columbia Columbia Office Route 66 Glastonbury South Glastonbury Office Main and Water Streets (South Glastonbury) Hebron Hebron Office Route 66 Marlborough Marlborough Office Route 66
Citytrust 961 Main Street Bridgeport 06602	32	Bethel Bethel Office 146 Greenwood Avenue Bridgeport East Side Office 1071 East Main Street North End Office 2093 Main Street Stratford Avenue Office 1915 Stratford Avenue West Side Office 1460 State Street Brookfield Brookfield Office Route 7 Federal Road Cheshire Cheshire Office 975 South Main Street Danbury Danbury Office 234 Main Street Shelter Rock Office Shelter Rock Road Stony Hill Office Route 6 and Payne Road Darien Darien Office Boston Post Road and Old Kings Highway, North

Name and location of main office	Number of branches	Location of branches
		Fairfield Fairfield Office 1401 Post Road
		Fairfield Woods Office 2272 Black Rock Turnpike
		Greenfield Hill Office 161 Hillside Road
		Middlebury Middlebury Office Middlebury Road
		Milford Milford Office 370 Boston Post Road
		Monroe Monroe Office 456 Monroe Turnpike
		Naugatuck Naugatuck Office 198 Meadow Street
		Newtown Newtown Office Church Hills and Commerce Roads
		Norwalk South Norwalk Office 50 Washington Street (South Norwalk)
		Ridgefield Ridgefield Office 125 Danbury Road
		Stratford Paradise Green Office 3226 Main Street
		Stratford Trust Office 2366 Main Street
		Trumbull Trumbull Office Qua'ity Street
		Waterbury Highland Avenue Office 326 Highland Avenue
		Lakewood-Wolcott Office 1030 Wolcott Street
		South Main Office 1100 South Main Street
		Waterbury National Office 195 Grand Street
		Waterbury Plaza Office 252 Chase Avenue
		Watertown Watertown Office 712 Main Street
		Wilton Wilton Office 34 Danbury Road
		Woodbury Woodbury Office Sherman Hill Road
Colonial Bank 81 West Main Street Waterbury 06720	63	Branford Branford Office 325 East Main Street
		Bridgewater Bridgewater Office Main Street

Name and location of main office	Number of branches	Location of branches
		Bristol Bristol Office 538 Middle Street
		Brookfield Brookfield Office Route 7
		Cheshire Maplecroft Office 185 Highland Avenue
		Derby Derby Office Thompson Plaza
		East Hartford East Hartford Office 403 Main Street
		East Haven East Haven Office 318 Main Street
		Farmington Exchange Office 270 Farmington Avenue
		Unionville Office 2 South Main Street (Unionville)
		Guilford Guilford Office 1069 Post Road
		Hamden Hamden Office 2340 Dixwell Avenue
		State Street Office 1946 State Street
		Hartford Main Street Office 915 Main Street
		Trumbull Street Office 200 Trumbull Street
		Kent Kent Office Main Street
		Meriden Meriden East Office 652 East Main Street
		Meriden Mall Office 30 East Main Street
		Middlebury Middlebury Office 503 Middlebury Road
		Milford Milford Office 68 South Broad Street
		Naugatuck Naugatuck Office 275 Church Street
		New Haven Church Street Office 135 Church Street
		College Plaza Office 35 College Street
		Fair Haven Office 215 Grand Avenue
		Westville Office 838 Whalley Avenue
		Whitney Avenue Office 107 Whitney Avenue

Name and location of main office	Number of branches	Location of branches
		Wooster Square Office 673 Chapel Street
		New Milford Candlewood Valley Office 2 Colonial Plaza
		Green Drive-In Office 49 Main Street
		New Milford Office 23 Main Street
		Newington Newington Office 260 Hartford Avenue
		Newtown Newtown Office 79 South Main Street
		North Haven North Haven Office 91 Washington Avenue
		Plainville East Street Office 48 East Street
		New Britain Avenue Office 167-171 New Britain Avenue
		West Main Street Office 62 West Main Street
		Sharon Sharon Office Gay Street
		Southbury Heritage Village Office Poverty Road
		Southbury Plaza Office 1 New Haven Road
		Thomaston Thomaston Office 155 Main Street
		Torrington Torrington East Office 1313 East Main Street
		Torrington Central Office 61 Main Street
		Torrington North Office 401 Main Street
		Torrington South Office 32 South Main Street
		Trumbull Industrial Park Office 115 Merritt Boulevard
		Trumbull Central Office 955 White Plains Road
		Wallingford Wallingford North Office 938 North Colony Road
		Waterbury Colonial Plaza Office 95 Thomaston Avenue
		East End Office 64 Store Avenue
		Jefferson Square Office 1 Jefferson Square
		Motor Bank Office 165 Freight Street

Name and location of main office	Number of branches	Location of branches
		Naugatuck Valley Mall Office 920 Wolcott Street
		North Square Office 2 Grove Street
		Scott Road Office 2586 East Main Street
		Watertown Watertown Office 545 Main Street
		Watertown Plaza Office 1171 Main Street
		West Hartford New Park Avenue Office 440 New Park Avenue
		West Haven Baybrook Office 20 Ocean Avenue
		Orange Avenue Office 1150 Orange Avenue
		West Haven Office 531 Campbell Avenue
		Wethersfield Wethersfield Office 150 Silas Deane Highway
		Wolcott Wolcott Office 826 Wolcott Road
		Woodbury Woodbury Office 238 Main Street
		Cayman Islands Cayman Islands Office P.O. Box 500 Grand Cayman Islands Cayman Islands, BWI
		London, England London Office Staple Hall 87-90 Houndsditch
Connecticut Bank and Trust Company One Constitution Plaza Hartford 06115	89	Avon Office 392 West Main Street
		Bloomfield Bloomfield Office 836 Park Avenue
		Branford Branford Office 1081 West Main Street Branhaven Plaza
		Bridgeport Bridgeport Office One Lafayette Circle
		Bristol Bristol Centre Mall Office North Main Street
		Bristol Plaza Office 641 Farmington Avenue
		North Side Office 53 North Street
		Brookfield Brookfield Office 154 Federal Road
		North Brookfield Plaza Office Federal Road-Route 7

Name and location of main office	Number of branches	Location of branches
		Brooklyn Brooklyn Office Route 6
		Clinton Clinton Office One West Main Street
		East Office 110 East Main Street
		Coventry Coventry Office Route 44A
		Cromwell Cromwell Office 526 Main Street
		Danbury Danbury Office 342 Main Street
		Plumtrees Plaza Office Plumtrees Shopping Center-Route 6
		Darien Darien Office CBT Plaza Post Road
		East Hampton East Hampton Office 9 East High Street
		East Hartford East Hartford Office 805 Main Street
		Ellington Road Office 303 Ellington Road
		Founders Plaza Office 111 Founders Plaza
		East Lyme Niantic Office 21 Pennsylvania Avenue (Niantic)
		Enfield Enfield Office 900 Enfield Street
		Fairfield Fairfield Office 2600 Post Road (Southport)
		Groton Groton Office 738 Long Hill Road
		Haddam Higganum Office The Village-Route 81 (Higganum)
		Hamden Hamden Office 1699 Whitney Avenue
		Hartford Asylum Avenue Office 1075 Asylum Avenue
		Asylum Hill Office 100 Farmington Avenue
		Blue Hills Avenue Office 701 Blue Hills Avenue
		Capitol Office 414 Asylum Avenue
		Main Street Office 760 Main Street
		New Britain Avenue Office 401 New Britain Avenue

Name and location of main office	Number of branches	Location of branches
		Park Street Office 147 Washington Street
		Pearl Street Office 111 Pearl Street
		Terry Square Office 2775 Main Street
		West End Office 560 Farmington Avenue
		Killingly Danielson Office 177 Main Street (Danielson)
		Killingworth Killingworth Office Route 81
		Madison Madison Office 250 Samson Rock Drive
		Manchester Main Office 893 Main Street
		North Main Office 14 North Main Street
		Parkade Office 354½ Middle Turnpike, West
		Mansfield Mansfield Office 574 Middle Turnpike
		University of Connecticut Office University Plaza (Storrs)
		Meriden Meriden East Main Office 50 East Main Street
		Meriden Square Office Lewis Avenue
		Middletown Middletown Office 267 Main Street
		Washington Plaza Office 875 Washington Street
		Milford Milford Office 190 South Broad Street
		New Canaan New Canaan Office 36 Elm Street
		New Haven Chapel Square Office 900 Chapel Street
		Church Street Office 263 Church Street
		Columbus Plaza Office One Columbus Plaza
		Whalley Avenue Office 299 Whalley Avenue
		New London Union-New London Office One Union Plaza
		Newington Newington Office 1220 Main Street
		Newtown Newtown Office 30 Church Hill Road

Name and location of main office	Number of branches	Location of branches
		Norwalk Norwalk Office 11 Belden Avenue
		West Norwalk Office 500 Connecticut Avenue
		Westport Plaza Office 604 Westport Avenue
		Norwich Norwichtown Office 71 Town Street
		Norwich-Thames Plaza 1 Thames Plaza
		West Side Office 457 West Main Street
		Plainfield Moosup Office 28 Main Street (Moosup)
		Plainfield Office 40 Railroad Avenue
		Plainville Plainville Office Kings Shopping Plaza Route 72
		Ridgefield Ridgefield Office 90 Danbury Road
		Somers Somers Office Main Street
		Stafford Stafford Springs Office 1 East Main Street
		Stamford Stamford Office Four Landmark Square
		High Ridge Office 992 High Ridge Road
		Newfield Office 583 Newfield Avenue (Newfield)
		Torrington Torrington Office 112 South Main Street
		Vernon Rockville Office 42 East Main Street (Rockville)
		Wallingford Wallingford Office 100 Center Street
		Waterford Waterford Office 157 Boston Post Road
		West Hartford Bishops Corner Office 774 North Main Street
		Elmwood Office 1161 New Britain Avenue
		Prospect Plaza Office 20 Kane Street
		University of Hartford 200 Bloomfield Avenue
		West Hartford Office 4 Main Street

Name and location of main office	Number of branches	Location of branches
		West Haven West Haven Office 502 Sawmill Road
		Westbrook Westbrook Office Boston Post Road
		Wethersfield Wethersfield Office 600 Silas Deane Highway
		Willimantic Willimantic Office 799 Main Street
		Wilton Wilton Office 26 Danbury Road
		Windsor Windsor Office 208 Broad Street
		Winsted Winsted Office 44 Elm Street
		Bahamas Bahamas Office c/o Bank of New Providence Trust Company, Ltd. 7 Norfolk House Frederick Street Nassau, Bahamas
Connecticut Women's Bank 100 Mason Street Greenwich 06830	..	
Fidelity Trust Company 129 Atlantic Street Stamford 06904	8	Darien Darien Office 777 Post Road
		Stamford Bull's Head Office Junction High Ridge and Long Ridge Roads
		East Main Street Office 799 Main Street
		Motor Bank Office Cold Spring Road
		Prospect-Grove Office 117 Prospect Street
		Springdale Office 898 Hope Street
		Summer-North Office 911 Summer Street
		Turn of River Office 891 High Ridge Road
First Bank One Church Street New Haven 06510	37	Branford Branford Center Office 1016 Main Street
		Branford Office 119 Montowese Street
		Derby Derby Office Pershing Drive
		East Haven East Haven Office 170 Main Street
		East Lyme East Lyme Office 125 Boston Post Road

Name and location of main office	Number of branches	Location of branches
		Groton Groton Office 816 Long Hill Road
		Guilford Guilford Office 916 Boston Post Road
		Hamden Hamden Office 2305 Whitney Avenue
		Hartford Brainard Park 165 Brainard Road
		Financial Plaza Office One Financial Plaza
		Franklin Avenue Office 632 Franklin Avenue
		South Green Office 157 Main Street
		Milford Devon Office 205 Bridgeport Avenue (Devon)
		Milford Office 916 Boston Post Road
		Post Center Office 1201 Boston Post Road
		New Haven Broadway Office 88 Broadway
		Dixwell Plaza Office 224 Dixwell Avenue
		East Street Office 320 East Street
		Edgewood Park Office 105 Derby Avenue
		Howard Avenue Office 696 Howard Avenue
		Long Wharf Office 250 Sargent Drive
		Orange Avenue Office 84 Orange Avenue
		Orange Street Office 175 Orange Street
		Upper Church Office 215 Church Street
		New London New London Office 412 Ocean Avenue
		North Haven Quinnipiac Office 101 Quinnipiac Avenue
		North Haven Office 35 Washington Avenue
		State Street Office 377 State Street
		Orange Orange Office 7 Old Tavern Road
		Wallingford Wallingford Office 950 North Colony Road

Name and location of main office	Number of branches	Location of branches
		Waterford Waterford Office 68 Boston Post Road
		West Hartford Farmington Avenue Office 1245 Farmington Avenue
		Park Road Office 91 Park Road
		West Haven Allingtown Office 138 Orange Avenue (Allingtown)
		Savin Rock Office 200 Captain Thomas Boulevard
		West Haven Office 597 Campbell Avenue
		Westbrook Westbrook Office Boston Post Road
		Grand Cayman Islands, B.W.I. Grand Cayman Office Grand Cayman Island
Glastonbury Bank and Trust Company 2461 Main Street Glastonbury 06033	5	Colchester Colchester Office 16 Norwich Avenue
		East Hartford East Hartford Office 29 Main Street
		Glastonbury Hebron Avenue Office 730 Hebron Avenue
		Portland Portland Office 255 Main Street
		Rocky Hill Silas Deane Office Town Line Road
Home Bank and Trust Company 400 East Main Street Meriden 06450	9	Cheshire Cheshire Office 28 South Main Street
		North Cheshire Office 1289 Milldale Road
		Meriden Downtown Office 16 Colony Street
		West Side Office 540 West Main Street
		Middletown Middletown Office 111 Washington Street
		Norwich Norwich Office 725 Boswell Avenue
		Prospect Prospect Office Route 69, Waterbury-Prospect Road
		Rocky Hill Rocky Hill Office 1813 Silas Deane Highway
		Wallingford Wallingford Office 123 Quinnipiac Street
Housatonic Bank and Trust Company Division Street Ansonia 06401	..	

Name and location of main office	Number of branches	Location of branches
Independent Bank and Trust Co. 676 Main Street Willimantic 06226	9	Killingly Danielson Office 884 Main Street (Danielson) Killingly Office Routes 12 and 101 (Dayville) Mansfield Eastbrook Office 95 Storrs Road Mansfield Office 650 Middle Turnpike Storrs Office Dog Lane (Storrs) Norwich Franklin Square Office 196 Main Street Norwichtown Office 204 Sturtevant Street West Main Street Office 590 West Main Street Norwich, Connecticut Willimantic Plaza Office 1589 West Main Street
Jewett City Trust Company 28 Main Street Jewett City 06351	..	
Lafayette Bank and Trust Company 345 State Street Bridgeport 06601	7	Bridgeport Barnum Avenue Office 1640 Barnum Avenue Lafayette Plaza-Drive Up 365 Broad Street Lafayette Plaza-Mall Office 303 State Street North End Office 975 Madison Avenue West End Office 1705 Fairfield Avenue Fairfield Fairfield Office 1643 Post Road Trumbull Trumbull Office 5065 Main Street
Manchester State Bank 1041-1043 Main Street Manchester 06040	1	Manchester K-Mart Plaza Office 205 Spencer Street (inside Edwards Food Warehouse)
Mattatuck Bank and Trust Company 49 Leavenworth Street Waterbury 06720	4	Waterbury Chase Avenue and Cooke Street Office Chase and Cooke Street Frost and Meriden Roads Office 499 Frost Road Town Plot Office 299 Fairfield Avenue Watertown Oakville Office 461 Main Street (Oakville)
Merchants Bank and Trust Company 59 Wall Street Norwalk 06852	4	Danbury Danbury Office 108 Mill Plain Road Norwalk East Norwalk Office Cemetery Road (East Norwalk)

Name and location of main office	Number of branches	Location of branches
		Motor Bank Isaac-Leonard Streets
		Westport Avenue Office 299 Westport Avenue
Meriden Trust and Safe-Deposit Company 14 West Main Street, Meriden 06450	1	Meriden Harbor Brook Office 100 Hanover Street
New Britain Bank and Trust Company 235 Main Street New Britain 06050	6	Berlin Berlin Office Webster Square
		New Britain East End Office 260 Newington Avenue
		Newbrite Plaza Office 202 East Main Street
		West Main Office 741 West Main Street
		Newington Newington Office 112 Market Square
		Rocky Hill Rocky Hill Office 2270 Silas Deane Highway
New Canaan Bank and Trust Company Elm Street New Canaan 06840	..	
New England Bank and Trust Company 9 Hazard Avenue Enfield 06082	3	East Windsor East Windsor Office 2 N North Road (Warehouse Point)
		Ellington Ellington Office 4 West Road
		Somers Somers Office Route 190-Main Street
New Milford Bank and Trust Company 55 Main Street New Milford 06776	..	
North American Bank and Trust Company 1131-1151 Stratford Avenue Stratford 06497	5	Bristol Bristol Office 888 Farmington Avenue
		Monroe Monroe Plaza Route 111
		Stratford Oronoque Office 4949 Main Street
		Wolcott Wolcott Office 1776 Meriden Road
		Wolcott Road Office 710 Wolcott Road
Putnam Trust Company of Greenwich 10 Mason Street Greenwich 06831	6	Greenwich Banksville Office 1073 North Street
		Glenville Office Glen Plaza Shopping Center (Glenville)
		Greenwich Avenue Office 197 Greenwich Avenue
		Riverside Office Thruway Shopping Center (Riverside)
		Riverside Operations Office 1150 East Putnam Avenue (Riverside)

Name and location of main office	Number of branches	Location of branches
		West Putnam Avenue Office 500 West Putnam Avenue
Salisbury Bank and Trust Company Main Street Lakeville 06039	1	Salisbury Salisbury Office Main Street
Security Bank and Trust 44 Jerome Avenue Bloomfield 06002	2	West Hartford Channel Plaza 132 Shield Street (Elmwood)
		West Hartford Office 322 North Main Street
Seymour Trust Company 115 Main Street Seymour 06483	1	Oxford Oxford Office 256 Oxford Road
Simsbury Bank and Trust Company 760 Hopmeadow Street Simsbury 06070	5	Avon Avon Office 310 West Main Street
		Canton Canton Office Route 44
		East Granby East Granby Office 58 Rainbow Road
		Granby Granby Office 25 East Granby Road
		Simsbury West Simsbury Office 244 Farms Village Road (West Simsbury)
South Windsor Bank and Trust Company 1033 John Fitch Boulevard South Windsor 06074	3	East Windsor East Windsor Office Bassdale Shopping Plaza
		Ellington Ellington Office Five-Corners Plaza
		South Windsor Wapping Office Sullivan Avenue Shopping Center
Southington Bank and Trust Company 22 Main Street Southington 06489	3	Southington Milldale Office Corner of Old Turnpike Road and Route 66 (Milldale)
		Plantsville Office 9 West Main Street (Plantsville)
		Queen Street Office 888 Queen Street
Terryville Trust Company 128 Main Street Terryville 06786	2	Bristol Hub 6 Office 99 Farmington Avenue
		Plymouth Plaza Office 219 Main Street (Terryville)
Union Trust Company 300 Main Street Stamford, 06901	56	Ansonia Ansonia Office 357 Main Street
		Bethel Bethel Office 160 Greenwood Avenue
		Bridgeport Bridgeport Office 180 Fairfield Avenue
		North Bridgeport Office 4637 Main Street

Name and location of main office	Number of branches	Location of branches
		Branford Branford Office Laurel and Main Streets
		Danbury Airport Office Sugar Hollow Road
		Commerce Park Office Route 6 and Eagle Road
		Danbury Office 210 Main Street
		Hayestown Office Hayestown Avenue and Padanaram
		North Gate Office Federal and I-84
		Darien Darien Office 946 Post Road
		Goodwives Plaza Office Goodwives Shopping Plaza
		Noroton Heights Office 340 Heights Road (Noroton Heights)
		Derby Derby Office Route 34
		Greenwich Glenville Office Glenville Road (Glenville)
		Greenwich Office One Lafayette Place
		Greenwich Plaza Office Greenwich Railroad Station
		Old Greenwich Office 200 South Beach Avenue (Old Greenwich)
		Groton Groton Office Groton Shopping Center Kings Highway
		Hamden Hamden Office 1220 Dixwell Avenue
		Hamden Plaza Office 2100 Dixwell Avenue
		Madison Madison Office 600 Boston Post Road
		Milford Milford Office 215 Cherry Street
		New Canaan New Canaan Office 82 Main Street
		Park Street Office 96 Park Street
		South Main Street Office 152 South Main Street
		New Haven Amity Office 71 Amity Road—Route 63
		George Street Office 270 George Street
		New Haven Executive Office Corner Church & Elm Streets

Name and location of main office	Number of branches	Location of branches
		New London Winthrop Office 310 State Street
		Friendship Office 227 Willetts Avenue
		New Milford New Milford Office 189 Danbury Road
		Newtown Newtown Office 7 Queen Street
		North Haven North Haven Office 555 Washington Avenue
		Norwalk Norwalk Office 637 West Avenue
		Post Road Office Post Road and Richards Avenue
		Old Saybrook Old Saybrook Office Route 1 and Elm Street
		Redding Georgetown-Redding Office Old Mill Road (Georgetown)
		Ridgefield North Ridgefield Office 50 Danbury Road
		Ridgefield Office 368 Main Street
		Southbury Southbury Office Main Street and Union Square
		Stamford Champion Plaza Office Tresser Boulevard and Atlantic Street
		Elm Street Office 597 Elm Street
		Glenbrook Office Hope Street (Glenbrook)
		High Ridge Office High Ridge and Buxtum Farms Roads
		Ridgeway Office Ridgeway Shopping Center
		Summer Street Office 600 Summer Street
		Washington Boulevard Office 868 Washington Boulevard
		West Main Street Office 1990 West Main Street
		Stonington Olde Mystick Village Office (Mystic)
		Trumbull Trumbull Office Hawley Lane Shopping Center
		Wallingford North Colony Office 679 North Colony Road
		Wallingford Office 86 North Main Street

Name and location of main office	Number of branches	Location of branches
		West Haven West Haven Office 369 Main Street
		Wilton South Wilton Office 4 Danbury Road (South Wilton)
		Wilton Office Wilton Center
		Bahamas 50 Shirley Street P.O. Box 100 Nassau, Bahamas
United Bank & Trust Company 101 Pearl Street Hartford 06103	20	Bristol Bristol Office 200 Main Street
		Farmington Avenue Office 1232 Farmington Avenue
		Forestville Office 26 East Main Street (Forestville)
		Prospect Street Office 36 Prospect Street
		East Hartford East Hartford Office 577 Burnside Avenue
		East Windsor East Windsor Office Main Street (Broadbrook)
		Essex Essex Office 20 Main Street
		Hartford Albany Avenue Office 919 Albany Avenue
		Maple Avenue Office 790 Maple Avenue
		Constitution Plaza Office One American Row
		Middletown Middletown Office 524 South Main Street
		New Hartford New Hartford Office Main Street
		Old Lyme Old Lyme Office Boston Post Road
		Portland Portland Office 269 Main Street
		Vernon Dart Hill Office 555 Talcotville Road
		North East Office Lafayette Square-Route 30 (Rockville)
		Vernon Circle Office Route 83
		West Hartford Bishop's Corner Office 2481 Albany Avenue
		West Hartford Office 125 LaSalle Road

Name and location of main office	Number of branches	Location of branches
		Windsor Windsor Office 494 Windsor Avenue
Valley Bank and Trust Company 189 State Street Bridgeport 06604	2	Shelton Huntington Office Huntington Plaza Shelton Office 100 Center Street
Village Bank and Trust Company 25 Prospect Street Ridgefield 06877	..	
Westport Bank and Trust Company 87 East State Street Westport 06881	4	Weston Weston Office Weston Shopping Center Westport Drive-In 100 Post Road East Greens Farms Office 1111 Post Road East Saugatuck Office Franklin and Charles Streets
Windsor Bank and Trust Company Old Windsor Mall Windsor 06095	1	Windsor Poquonock Office 2100 Poquonock Avenue

Total domestic branches 399
Total foreign branches 4

DIRECTORY

BRANCH OFFICES

Savings Banks

Name and location of main office	Number of branches	Location of branches
American Savings Bank 178 Main Street New Britain 06050	12	Avon Avon Office Old Farms Center Route 44 Glastonbury Glastonbury Office Glen Lochen Development Killingworth Killingworth Office Route 81 and Greenhill Road Mansfield Mansfield Office East Brook Mall New Britain Allen Plaza Office 252 Allen Street Brittany West Office Hartford Road West Main Office 655 West Main Street Newington Newington Office 1133 Main Street Plainville Plainville Office 121 East Main Street Simsbury Simsbury Office Drake Hill Mall 720 Hopmeadow Street West Hartford West Hartford Office South Main Street and Sedgwick Road Wethersfield Wethersfield Office 25 Wells Road
BancOne of Connecticut 948 Main Street Bridgeport 06601	11	Bridgeport Beardsley Park Office 2574 East Main Street Madison Avenue Office 880 Madison Avenue Fairfield Circle Plaza Office 1240 Kings Highway Cutoff Black Rock Turnpike Office 1997 Black Rock Turnpike Greenwich Cos Cob Office 211 East Putnam Avenue (Cos Cob) Monroe Monroe Office 590 Main Street Shelton Huntington Office 28 Huntington Street (Huntington) Stratford Oronoque Office 7365 Main Street Paradise Green Office 3621 Main Street

Name and location of main office	Number of branches	Location of branches
		Stratford Dock Office 955 Ferry Boulevard
		Trumbull Trumbull Office 5065 Main Street
The Banking Center 60 North Main Street Waterbury 06720	17	Bethel Bethel Office 2 Stony Hill Road
		Bethel Center Office 98 Greenwood Avenue (Inside Bethel Food Market)
		Cheshire Maplecroft Plaza Office 197 Highland Avenue
		South Cheshire Office 1021 South Main Street
		Darien Darien Office 878 Post Road
		Prospect Prospect Office Prospect Road Route 69
		Waterbury Colonial Plaza Office 155 Thomaston Avenue
		Hopeville Office 100 Piedmont Street
		Mill Plain Office 281 Meriden Road
		Naugatuck Valley Mall Office 800 Wolcott Street
		Waterbury Plaza Office 176 Chase Avenue
		Town Plot Office 761 Highland Avenue
		Watertown Oakville Office 423 Main Street (Oakville)
		Straits Turnpike Office Straits Turnpike
		Westport Westport Office 48 Post Road East
		Wilton Wilton Office 221 Danbury Road
		Wolcott Wolcott Office 815 Wolcott Road
Berlin Savings Bank 346 Main Street Kensington 06037	5	Berlin Ferndale Plaza Office 51 Chamberlain Highway (Kensington)
		Webster Square Office 167 Webster Square Road
		Middlefield Coginchaug Office Main Street and Strickland Road
		Rocky Hill Cold Spring Office 945 C Cromwell Avenue
		Rocky Hill Office 1 Dividend Road

Name and location of main office	Number of branches	Location of branches
Branford Savings Bank 45 South Main Street Branford 06406	2	East Haven East Haven Office Route 80 North Branford North Branford Office Route 80
Bristol Savings Bank 150 Main Street Bristol 06010	5	Bristol Forestville Office 793 Pine Street (Forestville) Plaza Office 647 Farmington Avenue Burlington Burlington Office "On the Green" Plainville Plainville Office 51 East Main Street Plymouth Terryville Office North Riverside Avenue (Terryville)
Brooklyn Savings Bank 145 Main Street Danielson 06239	1	Canterbury Canterbury Office Routes 14 and 169
Burritt Mutual Savings Bank of New Britain 267 Main Street, New Britain 06050	9	Glastonbury Gideon Welles Office 119 Hebron Avenue Hebron Martha Crow Phelps Office Wall Street New Britain Old Copper Mine Office 392-394 South Main Street Elam-Slater Office Slater Road Newington Stony Ridge Office 210 Hartford Avenue Trolley Tressle Office 723 New Britain Avenue Rocky Hill Wether-Rock Office Town Line Road Simsbury Major John Talcott Office 920 Hopmeadow Road West Hartford Corbins Corner Office
Central Bank for Savings 43 East Main Street Meriden 06450	6	Durham Durham Office 152 Main Street Enfield Enfield Office 138 Weymouth Road Mansfield Mansfield Office 596 Middle Turnpike Meriden Centennial Plaza Office West Main Street and Centennial Plaza East Main Office East Main & Gravel Streets Meetinghouse Village Office Scott Street

Name and location of main office	Number of branches	Location of branches
Chelsea Savings Bank 1 Franklin Square Norwich 06361	2	Norwich Norwichtown Mall Office 42 Town Street Sprague Sprague Office 156 Willimantic Road
Citizens Savings Bank 65 Bank Street Stamford	3	Stamford Glenbrook Office 275 Hope Street Ridgeway Office 2284 Summer Street Shippan Office 417 Shippan Avenue
City Savings Bank of Meriden 14 West Main Street Meriden 06450	1	Meriden Harbor Brook Office 100 Hanover Street
City Savings Bank of Middletown 211 South Main Street Middletown 06457	3	East Hampton East Hampton Office 8 East High Street Haddam Higganum Office Route 9A (Higganum) Middletown Downtown Office 393 Main Street
Collinsville Savings Society 136 Main Street Collinsville 06022		
Connecticut Savings Bank 47 Church Street New Haven 06510	16	Cheshire Cheshire Office 219 South Main Street Clinton Clinton Office 77 West Main Street East Haven East Haven Office 10 Frontage Road Hamden Central Hamden Office 2427 Whitney Avenue Spring Glen Office 1655 Whitney Avenue Madison North Madison Office 494 Old Toll Road New Haven Chapel Square Office 886 Chapel Street Fair Haven Office 222 Grand Avenue Foxon Office 391 Foxon Boulevard Orange Audubon Office 356 Orange Street Whalley Norton Office 388 Whalley Avenue North Branford Northford Office 1409 Middletown Avenue (Northford) North Haven North Haven Office 80 Washington Avenue

Name and location of main office	Number of branches	Location of branches
		Orange Orange Office 88 Boston Post Road
		West Haven West Haven Office 574 Campbell Avenue
		Woodbridge Woodbridge Office 260 Amity Road
Derby Savings Bank One Elizabeth Street Derby 06418	5	Derby East Derby Office 435 New Haven Avenue
		Seymour Seymour Office 15 New Haven Road
		Shelton Huntington Office 506 Shelton Avenue (Huntington)
		Shelton Office 502 Howe Avenue
		White Hills Office 121 Maple Avenue
Dime Savings Bank of Norwich 33 Broadway Street Norwich 06360	2	Ledyard Ledyard Office 758 Colonel Ledyard Highway
		Norwich Barkers Office Salem Turnpike, Route 82
Dime Savings Bank of Wallingford 2 North Main Street Wallingford 06492	5	Cheshire Cheshire Office 595 Highland Avenue
		North Haven Montowese Office 47 Middletown Avenue
		North Haven Office 90 Washington Avenue
		Wallingford East Side Office 841 East Center Street
		Turnpike Office 7 North Turnpike Road
Essex Savings Bank 17 Main Street Essex 06426	2	Old Lyme Old Lyme Office Routes 156 and 51
		Old Saybrook Old Saybrook Office 155 Main Street
Fairfield County Savings Bank 67 Wall Street Norwalk 06852	4	Norwalk Broad River Office 121 New Canaan Avenue
		Cranbury Office 26 Chestnut Hill Road
		Rowayton Office McKinley Street and Rowayton Avenue
		West Norwalk Office 707 Connecticut Avenue
Farmers and Mechanics Savings Bank of Middletown 225 Main Street Middletown 06457	6	Colchester Colchester Office Colchester Shopping Center
		Cromwell Cromwell Main Office 327 Main Street

Name and location of main office	Number of branches	Location of branches
		Cromwell Square Office 61 Shunpike Road
		Middletown Middletown Shopping Plaza Office 846 Washington Street
		South Farms Office 200 East Main Street Extension
		Montville Montville Office Midway Shopping Center Route 32
Farmington Savings Bank 32 Main Street Farmington 06032	3	Farmington Westwoods Office Routes 6 and 177
		Unionville Office 1845 Farmington Avenue (Unionville)
		West Hartford Westfarms Mall Office Westfarms Mall
Groton Savings Bank Bank Square Mystic 06355	4	Groton Center Groton Office 1319 Gold Star Highway
		Long Hill Office 681 Long Hill Road
		North Stonington North Stonington Office Route 2
		Stonington Pawcatuck Office 116 West Broad Street (Pawcatuck)
Guilford Savings Bank 1 Park Street Guilford 06437	1	Guilford 625 Boston Post Road
Jewett City Savings Bank 111 Main Street Jewett City 06351	2	Brooklyn Brooklyn Office Route 6 and Brickyard Road
		Plainfield Central Village Office Route 12 (Central Village)
Liberty Bank for Savings 315 Main Street Middletown 06457	11	Cromwell Cromwell Office 2 Willowbrook Road
		East Lyme East Lyme Office 170 Flanders Road
		Haddam Haddam Office Bridge Street and Route 9A
		Marlborough Marlborough Office Route 66 and Independence Drive
		Middletown Metro Square Office Main and College Streets
		Pameacha Office 464 South Main Street
		Old Saybrook Old Saybrook Office 90 Main Street
		Portland Portland Office 245 Main Street
		Stonington Mystic Office Olde Mistick Village

Name and location of main office	Number of branches	Location of branches
		Waterford Quaker Hill Office Route 32 and Maple Road (Quaker Hill) Waterford Office 165 Boston Post Road
Litchfield Savings Bank West Street Litchfield 06759	4	Litchfield Big Value Office Route 202—Main Street (Bantam) Crutch and MacDonald Office Corner West and South Streets Salisbury Lakeville Office Main Street (Lakeville) Washington Washington Depot Office Bryan Memorial Plaza (Washington Depot)
Mechanics and Farmers Savings Bank of Bridgeport 930 Main Street, Bridgeport 06601	12	Bridgeport Boston Avenue Office 250 Boston Avenue North End Office 2427 Main Street Darien Darien Office 9 Tokeneke Road Fairfield Fairfield Center Office 1275 Post Road Fairfield Office 784 Villa Avenue Greenwich Greenwich Office West Putnam Avenue Old Greenwich Office 24 Arcadia Road (Old Greenwich) Monroe Monroe Office 495 Monroe Turnpike Stratford Stratford Office 2855 Main Street Shakespeare Office 951 Stratford Avenue Trumbull Trumbull Office 915 White Plains Road Westport Westport Office 184 Main Street
Mechanics Savings Bank 80 Pearl Street Hartford 06103	11	Avon Avon Office 21 West Main Street Bloomfield Bloomfield Office 275 Cottage Grove Road COPACO Office 335 Cottage Grove Road (Inside COPACO Supermarket) East Hartford East Hartford Office 1491 Silver Lane Hartford Farmington Avenue Office 202 Farmington Avenue

Name and location of main office	Number of branches	Location of branches
		Park Street Office 680 Park Street
		West Hartford Bishop's Corner Office 722 North Main Street
		Elmwood Office 1126 New Britain Avenue
		West Hartford Center Office 124 LaSalle Road
		Wethersfield Wethersfield Office 364 Silas Deane Highway
		Windsor Windsor Office 156 Broad Street
Milford Savings Bank 33 Broad Street Milford 06461	1	Milford Woodmont Office GranCentral Plaza 259 Merwin Avenue
Moodus Savings Bank W. F. Palmer Road Moodus 06469	--	
National Savings Bank 950 Chapel Street New Haven 06502	4	Hamden Hamden Plaza Office 2100 Dixwell Avenue
		New Haven Amity Office 160 Amity Road
		Orange Orange Office 532 Boston Post Road
		West Haven West Shore Office 224 Captain Thomas Boulevard
Naugatuck Savings Bank 251 Church Street Naugatuck 06771	2	Naugatuck Plaza Office Mountview Shopping Plaza 727 Rubber Avenue
		Oxford Oxford Office 35 Old State Road
New Canaan Savings Bank 122 Main Street New Canaan 06840	2	New Canaan Drive-Up/Walk-Up Office 85 Cherry Street
		Wilton Wilton Office 33 Old Ridgefield Road
New England Savings Bank 63 Eugene O'Neill Drive New London 06320	13	Clinton Clinton Office East Main Street
		Deep River Deep River Office 141 Main Street
		Gales Ferry Gales Ferry Office 1663 Bank Plaza
		Montville Montville Office Route 32
		Mystic Mystic Office 2 Denison Avenue
		New London New London Office New London Shopping Center

Name and location of main office	Number of branches	Location of branches
		Ocean Avenue Office 450 Ocean Avenue
		Water Street Office Water Street
		Niantic Niantic Office 43 Pennsylvania Avenue
		Old Lyme Old Lyme Office Old Lyme Shopping Center
		Plainfield Plainfield Office 16 Railroad Avenue
		Stonington Stonington Office U.S. Route 1 (Pawcatuck)
		Waterford Waterford Office Waterfall Shopping Center
New Haven Savings Bank 195 Church Street New Haven 06502	16	East Haven East Haven Office 245 Main Street
		Frontage Road Branch 50 Frontage Road
		Hamden Hamden Office 1248 Dixwell Avenue
		Mount Carmel Office 2856 Whitney Avenue
		Whitneyville Office 1230 Whitney Avenue
		Madison Madison Office 724 Boston Post Road
		Fair Haven Office 201 Grand Avenue
		Temple Street Office 60 Temple Street
		Westville Office 36 Fountain Street
		North Branford North Branford Office 2364 Foxon Road
		North Haven North Haven Office 110 Washington Avenue
		Orange Orange Office 34 Old Tavern Road
		Seymour Seymour Office Seymour Plaza
		West Haven Baybrook Office Baybrook Shopping Center
		West Haven Office 322 Main Street
		Woodbridge Woodbridge Office 176 Amity Road
New Milford Savings Bank 19 Main Street New Milford 06776	9	Bridgewater Bridgewater Office Junction Routes 67 & 133

Name and location of main office	Number of branches	Location of branches
		Brookfield Brookfield Office Route 7
		Kent Kent Office Bridge Street
		Morris Morris Office Junction Routes 63 & 109
		New Fairfield New Fairfield Office Junction Routes 37 and 39
		New Milford Boardman Terrace Office 53 Main Street
		Sharon Sharon Office Sharon Shopping Center-Route 41
		Sherman Sherman Office Routes 37 and 39
		Washington New Preston Office Routes 202 and 45 (New Preston)
Newtown Savings Bank 39 Main Street Newtown 06470	2	Bethel Bethel Office 106 Greenwood Avenue
		Southbury Southbury Office 200 Main Street South
Northwest Bank for Savings 80 Main Street Winsted 06098	3	Avon Avon Office 20 West Main Street
		West Avon Office 395 West Avon Road
		New Hartford New Hartford Office Foothills Plaza Shopping Center-Route 44
Norwalk Savings Society 48 Wall Street Norwalk 06852	4	Bethel Bethel Office Grassy Plain Street
		Norwalk Caldor Plaza Office Main Avenue
		Wilton Georgetown Office Route 7 (Georgetown)
		Wilton Office 117 Old Ridgefield Road
Norwich Savings Society 4 Broadway Norwich 06361	10	Colchester Colchester Office Colchester Shopping Plaza
		Ledyard Ledyard Office Kings Highway and Route 12 (Gales Ferry)
		Lisbon Lisbon Office Route 12
		Mansfield Mansfield Office 155 Storrs Road
		Montville Montville Office Route 32 (Uncasville)

Name and location of main office	Number of branches	Location of branches
		Norwich Norwichtown Office Meadows Shopping Center 45 Town Street Taftville-Greenville Ofice One Norwich Avenue (Taftville) West Main Office Marcus Plaza West Main Street Plainfield Plainfield Office Route 12 Stonington Mystic Office Route 27-Whitehall Avenue (Mystic)
People's Savings Bank-Bridgeport 899 Main Street Bridgeport 06602	38	Bethel Bethel Office 293 Greenwood Avenue Bridgeport Arcade Office 1005 Main Street Boston Avenue Office 58 Boston Avenue Boston at Success Office 1955 Boston Avenue Brookside Office 4551 Main Street East Side Office 930 East Main Street Lafayette Plaza Office Lafayette Plaza Shopping Center Madison Avenue Office 1091 Madison Avenue North Park Office 1728 Park Avenue Brookfield Brookfield Office Route 7 Darien Darien Office 1029 Post Road Noroton Heights Office 72 Edgerton Street (Noroton Heights) Fairfield Black Rock Turnpike Office 1940 Black Rock Turnpike Fairfield Office 837 Post Road Southport Office 316 Main Street (Southport) Stratfield Office 133 Fairfield Woods Road Greenwich Greenwich Office 145 Greenwich Avenue Old Greenwich Office 146 Sound Beach Avenue Pickwick Plaza Office 3 Pickwick Plaza Riverside Office 1155 East Putnam Avenue (Riverside)

Name and location of main office	Number of branches	Location of branches
		Monroe Monroe Office Route 111 Stepney Office Routes 25 and 59 Orange Orange Office Orange Center Road Southbury Southbury Office Southbury Shopping Plaza Routes I-84 and 67 Stamford Bedford Street Office 120 Bedford Street Broad Street Office 33 West Broad Street High Ridge Office 945 High Ridge Road Hope Street Office 324 Hope Street Summer Street Office 2777 Summer Street Stratford Paradise Green Office 3395 Main Street Ryder's Landing 88 Ryders Lane Stratford Office 2772 Main Street Trumbull Hawley Lane Office 100 Hawley Lane Trumbull Office Main and Quality Streets Westport Greens Farms Office Post Road and Bulkley Avenue (Greens Farms) Westport Office 371 East State Street Westport Convenience Office 605 East State Street Wilton Wilton Office Route 7 (South Wilton)
People's Savings Bank of New Britain 123 Broad Street New Britain 06053	2	New Britain Columbus Plaza 150 Columbus Boulevard Newbrite Plaza Office 90 East Main Street
People's Bank 551 Talcottville Road Rockville 06066	2	Vernon Vernon Circle Office Tri-City Plaza Rockville Office 38 East Main Street
Putnam Savings Bank 40 Main Street Putnam 06260	1	Pomfret Pomfret Office Route 101 Pomfret Center
Ridgefield Savings Bank 374 Main Street Ridgefield 06877	3	Redding West Redding Office Simpaug Turnpike (West Redding)

Name and location of main office	Number of branches	Location of branches
		Ridgefield Branchville Office Route 7 (Branchville)
		Northside Office Route 7
Savings Bank of Ansonia 211 Main Street Ansonia 06401	4	Ansonia Mini Office 165 Main Street
		Beacon Falls Beacon Falls Office 127 South Main Street
		Seymour Seymour Office 11 Klarides Village Drive
		Shelton Shelton Office 320 Coram Avenue
Savings Bank of Danbury 220 Main Street Danbury 06810	1	Danbury Uptown Office 12 Hayestown Avenue
Savings Bank of Manchester 923 Main Street Manchester 06040	13	Andover Andover Office Route 6
		Ashford Ashford Office Routes 44 and 44A
		Bolton Bolton Office Route 44A
		*Eastford Bowen Mobile Garage Rt . 198
		East Hartford Burnside Office 700 Burnside Avenue
		Putnam Bridge Office Putnam Bridge Plaza
		Manchester Burr Corners Office 1187 Tolland Turnpike
		East Center Street Office 285 East Center Street
		Hartford Road Office 469 Hartford Road
		North End Office 240 North Main Street
		Parkade Office 384A West Middle Turnpike
		Spencer Street Office 244 Spencer Street
		*Scotland Scotland Center Rt. 97
		South Windsor South Windsor Office Sullivan Avenue
*Motor Bank		*Sprague 18 West Main Street
Savings Bank of Rockville 25 Park Street Rockville 06066	3	Somers Somers Office Main Street
		Vernon Lafayette Office 87 East Street (Rockville)
		Vernon Office Route 83 and Pitkin Road

Name and location of main office	Number of branches	Location of branches
Society for Savings 31 Pratt Street Hartford 06101	26	Avon Avon Office 394 West Main Street Barkhamsted Barkhamsted Office Route 44 Bloomfield Bloomfield Office 1 Wintonbury Mall Colchester Colchester Office 36 South Main Street East Hartford East Hartford Office 1111 Main Street Silver Lane Office 934 Silver Lane East Windsor Warehouse Point Office 90 Bridge Street (Warehouse Point) Ellington Ellington Office 8 Church Street Enfield Enfield Office 800 Enfield Street (Thompsonville) Glastonbury Glastonbury Office 140 Hebron Avenue Hartford Barry Square Office 673 Maple Avenue Constitution Plaza Office 142 Constitution Plaza Franklin Avenue Office 568 Franklin Avenue Northwest Office 1251 Albany Avenue Newington Newington Office 155 Lowrey Place Old Saybrook Old Saybrook Office 665 Boston Post Road Rocky Hill Rocky Hill Office 750 Old Main Street Simsbury Simsbury Office 741 Hopmeadow Street South Windsor South Windsor Office 1765 Ellington Road West Hartford Bishops Corner Office 342 North Main Street Farmington Avenue Office 672 Farmington Avenue Prospect Plaza Office 20 Kane Street West Hartford Ofce 1010 Farmington Avenue Wethersfield Jordan Lane Office 1400 Berlin Turnpike

Name and location of main office	Number of branches	Location of branches
		Wethersfield Office 1063 Silas Deane Highway
		Windsor Windsor Office 578 Windsor Avenue
South Norwalk Savings Bank 50 North Main Street South Norwalk 06856	8	Brookfield Brookfield Office 793 Federal Road
		Darien Darien Office King's Highway and Sedgewick Avenue
		Noroton Heights Office 340 Heights Road (Noroton)
		Fairfield Fairfield Office 1899 Bronson Road
		Norwalk Main Street Office 220 Main Street
		Strawberry Hill Office Westport Avenue
		Westport Westport Office 980 Post Road East
		Wilton Wilton Office 239 Danbury Road
Southington Savings Bank 121 Main Street Southington 06489	2	Southington Queen Corner Office 900 Queen Street
		South End Office 921 Meriden-Waterbury Road
Stafford Savings Bank 12 Furnace Avenue Stafford Springs 06076	1	Stafford Plaza Office Stafford Shoppers Plaza Route 190
Stamford Savings Bank 160 Atlantic Street Stamford 06904	4	Darien Darien Office 16 Corbin Drive
		Greenwich Greenwich Office 59 Mason Street
		Stamford North Stamford Office 1042 High Ridge Road
		Summer Street Office 2950 Summer Street
State Bank for Savings One Financial Plaza Hartford 06103	9	Canaan Canaan Office Main Street
		East Hartford East Hartford Office 1166 Burnside Avenue
		Enfield Enfield Mall Office 25 Hazard Avenue
		Glastonbury Glastonbury Office 3 Welles Street
		Hartford Parkville Office 1932 Park Street
		Simsbury Simsbury Office 1195 Hopmeadow Street

Name and location of main office	Number of branches	Location of branches
		Farmington Valley Branch 29 Albany Turnpike (West Simsbury)
		West Hartford West Hartford Center Office 31 South Main Street
		West Hartford Farmington Avenue Office 1232 Farmington Avenue
Suffield Savings Bank 66 North Street Suffield 06078	3	Enfield Enfield-Scitico Office Green Manor Shopping Center Plaza Hazard Avenue
		Windsor Locks Bradley Field Office 73 Old Country Road
		Dexter Plaza Office 24 Dexter Plaza
Thomaston Savings Bank 140 Main Street Thomaston 06787	3	Harwinton Harwinton Office Route 118
		Plymouth Terryville Office 103 Main Street (Terryville)
		Watertown Watertown Office 565 Main Street
Tolland Bank 670 Tolland State Road Tolland 06084	2	Coventry Coventry Office Routes 31 and 44A
		Willington Willington Office Route 44 at Railroad Crossing (West Willington)
Torrington Savings Bank 129 Main Street Torrington 06791	4	Burlington Burlington Office Route 4 and Covey Road
		Canaan Falls Village Office Routes 7 and 126 (Falls Village)
		Goshen Goshen Office Route 4
		Torrington North Office 635 Main Street
Union Savings Bank of Danbury 226 Main Street Danbury 06813	4	Brookfield Brookfield Office Caldor Shopping Center-Route 7
		Danbury Barnum Office North Street and Hayestown Avenue
		Mill Plain Road Office Mill Plain Road
		New Fairfield New Fairfield Office Route 39
Willimantic Savings Institute 803 Main Street Willimantic 06226	2	Hebron Hebron Office Main Street
		Lebanon Lebanon Office Route 207
Winsted Savings Bank 654 Main Street Winsted 06098	2	East Granby East Granby Office 8 School Street

Name and location of main office	Number of branches	Location of branches
		Granby Granby Office 35 Hartford Avenue
Woodbury Savings Bank 1 Sherman Hill Road Woodbury 06798	2	Bethlehem Bethlehem Office Main Street
		Southbury Heritage Village Office 3-C Village Green Heritage Village
Total branches	**370**	

DIRECTORY

BRANCH OFFICES

State Supervised Savings and Loan Associations

Name and location of main office	Number of branches	Location of branches
American Savings and Loan Association 2 West Main Street Waterbury 06720	6	Middlebury Middlebury Office 444 Middlebury Road Seymour Seymour Office Klarides Shopping Plaza Waterbury East Mountain Office 1030 Hamilton Avenue Robinwood Office 1271 West Main Street Mall Area Office 835 Wolcott Street Woodbury Woodbury Office Main Street South
Connecticut Savings and Loan Association 96 Pratt Street Hartford 06115	..	
Danbury Savings and Loan Association 158 Main Street Danbury 06810	7	Bethel Bethel Office 45 Grassy Plain Street Danbury Commerce Plaza Office 71 Newtown Road New England Plaza Office 345 Main Street New Fairfield New Fairfield Office Routes 37 and 39 New Milford New Milford Office 54 Bridge Street Newtown Newtown Office 3 Queen Street Ridgefield Ridgefield Office Prospect Street
Eastern Savings and Loan Association 257 Main Street Norwich 06361	2	Griswold Jewett City Office 1 Slater Avenue Norwich West Side Office 666 West Main Street
Family Savings and Loan Association 124 Temple Street New Haven 06502	3	Guilford Guilford Office 1021 Boston Post Road North Haven North Haven Office 127 Washington Avenue Orange Orange Office 185 Boston Post Road
The Farmington Valley Savings and Loan Association Farmington Avenue, Route 4 Farmington 06032	..	
First New London Savings and Loan Association 61 Bank Street New London 06320	..	

Name and location of main office	Number of branches	Location of branches
Guardian Savings and Loan Association 605 Barnum Avenue Bridgeport 06608	2	Bridgeport North End Office 4425 Main Street (In Pathmark Market) New Canaan New Canaan Office 116 Main Street
Hartford Home Savings and Loan Association 108 Farmington Avenue Hartford 06105	5	Avon Avon Office Caldor Shopping Center 255 West Main Street Bloomfield Bloomfield Center 38E Tunxis Avenue Hartford Franklin Avenue Office 324 Franklin Avenue Rocky Hill Rocky Hill Office 53 New Britain Avenue West Hartford West Hartford Office 75 Park Road
Heritage Savings and Loan Association 1007 Main Street Manchester 06040	8	Coventry Coventry Office Route 31 and Stonehouse Road Glastonbury Moneymarket III Frank's Supermarket, Welles Street Manchester K-Mart Plaza Office Spencer Street Moneymarket II 317 Highland Street (Inside Highland Park Market) Moneymarket I West Middle Turnpike (Inside Food Mart Supermarket) North End Branch Office 23 Main Street South Windsor South Windsor Office 25 Oakland Road Tolland Tolland Office Merrow Road near Rhodes Road Route 195
Home Savings and Loan Association 215 State Street Bridgeport 06603	2	Milford Milford Office 67 Turnpike Square Trumbull Trumbull Office Town Hall Shopping Plaza 46 Quality Street
Naugatuck Valley Savings and Loan Association 21 Maple Street Naugatuck 06770	1	Naugatuck East Side Office 1007 New Haven Road
Permanent Savings and Loan Association 61 Colony Street Meriden 06450	2	Meriden East Side Office 632 East Main Street Wallingford Wallingford Office 872 North Colony Road

Name and location of main office	Number of branches	Location of branches
Putnam Savings and Loan Association 249 Kennedy Drive Putnam 06260	2	Putnam Providence Street Office 143 Providence Street Thompson Thompson Office Route 131 (Quinebaug)
Savings and Loan Association of Southington 132 Main Street Southington 06489	..	
Security Savings and Loan Association 357 Bank Street Waterbury 06722	..	
Shelton Savings and Loan Association 427 Howe Avenue Shelton 06484	1	Ansonia Ansonia Office 314 Main Street
Willimantic Savings and Loan Association 679 Main Street Willimantic 06226	1	Mansfield Park Springs Office 6 Storrs Road
Windsor Locks Savings and Loan Association Dexter Shopping Plaza Windsor Locks 06096	..	
Total branches	42	

STATE BANKS AND TRUST COMPANIES, NATIONAL BRANCHES, MUTUAL SAVINGS BANKS, SAVINGS AND LOAN ASSOCIATIONS, AND FEDERAL SAVINGS AND LOAN ASSOCIATIONS

Arranged by Cities and Towns

Institutions under the supervision of the State Banking Department are recorded in bold face type.

ALLINGTOWN
See West Haven

ANDOVER
Savings Bank of Manchester—
Branch Office

ANSONIA
Housatonic Bank and Trust Company
Union Trust Company,
Stamford—
Branch Office
Connecticut National Bank,
Bridgeport—
Branch Office
State National Bank of Connecticut,
Bridgeport—
Branch Office
Savings Bank of Ansonia—
Main Office
Branch Office
Shelton Savings and Loan
Association—
Branch Office

ASHFORD
Savings Bank of Manchester—
Branch Office

AVON
Connecticut Bank and Trust
Company, Hartford
Branch Office
Simsbury Bank and Trust
Company—
Branch Office
Hartford National Bank and
Trust Company—
Branch Office
American Savings Bank, New Britain
Branch Office
Mechanics Savings Bank,
Hartford—
Branch Office
Northwest Bank for Savings,
Winsted—
Two Branch Offices
Society for Savings, Hartford—
Branch Office
Hartford Home Savings and
Loan Association—
Branch Office
Hartford Federal Savings and
Loan Association
Branch Office

BANTAM
See Litchfield

BARKHAMSTED
Society for Savings,
Hartford—
Branch Office

BEACON FALLS
Savings Bank of Ansonia—
Branch Office

BERLIN
New Britain Bank and Trust
Company—
Branch Office
New Britain National Bank—
Two Branch Offices (Kensington)
Berlin Savings Bank—
Main Office (Kensington)
Branch Office
Branch Office (Kensington)

BETHANY
Orange National Bank—
Branch Office

BETHEL
Citytrust, Bridgeport—
Branch Office
Union Trust Company,
Stamford—
Branch Office
Connecticut National Bank,
Bridgeport—
Two Branch Offices
The Banking Center,
Waterbury—
Two Branch Offices
Newtown Savings Bank—
Branch Office
Norwalk Savings Society—
Branch Office
People's Savings Bank—
Bridgeport—
Branch Office
Danbury Savings and Loan
Association—
Branch Office

BETHLEHEM
State National Bank of Connecticut,
Bridgeport—
Branch Office
Woodbury Savings Bank—
Branch Office

BLOOMFIELD
Connecticut Bank and Trust Company,
Hartford—
Branch Office
Security Bank and Trust

Hartford National Bank and Trust Company—
Branch Office
Mechanics Savings Bank, Hartford—
Two Branch Offices
Society for Savings, Hartford—
Branch Office
Hartford Home Savings and Loan Association—
Branch Office
Hartford Federal Savings and Loan Association—
Branch Office

BOLTON
Savings Bank of Manchester—
Branch Office

BRANCHVILLE
See Ridgefield

BRANFORD
Amity Bank Corp., Woodbridge
Branch Office
Colonial Bank, Waterbury—
Branch Office
Connecticut Bank and Trust Company, Hartford—
Branch Office
First Bank, New Haven—
Two Branch Offices
Union Trust Company, Stamford—
Branch Office
Branford Savings Bank
First Federal Savings and Loan Association of New Haven—
Branch Office

BRIDGEPORT
Citytrust—
Main Office
Four Branch Offices
Connecticut Bank and Trust Company, Hartford—
Branch Office
Lafayette Bank and Trust Company—
Main Office
Five Branch Offices
Union Trust Company, Stamford—
Two Branch Offices
Valley Bank and Trust Company—
Connecticut National Bank—
Main Office
Eight Branch Offices
State National Bank of Connecticut—
Main Office
Five Branch Offices
BancOne of Connecticut—
Main Office
Two Branch Offices
Mechanics and Farmers Savings Bank of Bridgeport—
Main Office
Two Branch Offices
People's Savings Bank-Bridgeport—
Main Office
Eight Branch Offices
Guardian Savings & Loan Association—
Main Office
Branch Office
Home Savings and Loan Association
Community Federal Savings and Loan Association—
Main Office
Branch Office
First Federal Savings and Loan Association of New Haven
Two Branch Offices

BRIDGEWATER
Colonial Bank, Waterbury
Branch Office
New Milford Savings Bank
Branch Office

BRISTOL
Colonial Bank, Waterbury
Branch Office
Connecticut Bank and Trust Company, Hartford—
Three Branch Offices
North American Bank and Trust Company, Bridgeport—
Branch Office
Terryville Trust Company
Branch Office
United Bank & Trust Company, Hartford—
Three Branch Offices
Branch Office (Forestville)
Hartford National Bank and Trust Company—
Branch Office (Forestville)
Bristol Savings Bank—
Main Office
Branch Office
Branch Office (Forestville)
Bristol Federal Savings & Loan Association—
Main Office
Two Branch Offices

BROAD BROOK
See East Windsor

BROOKFIELD
Citytrust, Bridgeport—
Branch Office
Colonial Bank, Waterbury—
Branch Office
Connecticut Bank and Trust Company, Hartford—
Two Branch Offices
Connecticut National Bank, Bridgeport—
Branch Office
State National Bank of Connecticut, Bridgeport—
Branch Office

New Milford Savings Bank—
Branch Office
People's Savings Bank-Bridgeport—
Branch Office
South Norwalk Savings Bank—
Branch Office
Union Savings Bank of Danbury—
Branch Office
First Federal Savings and Loan Association, Norwalk—
Branch Office

BROOKLYN
Connecticut Bank and Trust Company, Hartford—
Branch Office
Jewett City Savings Bank—
Branch Office

BURLINGTON
Bristol Savings Bank—
Branch Office
Torrington Savings Bank—
Branch Office

BYRAM
See Greenwich

CANAAN
National Iron Bank (Falls Village)
State Bank for Savings, Hartford—
Branch Office
Torrington Savings Bank—
Branch Office (Falls Village)

CANTERBURY
Brooklyn Savings Bank, Danielson—
Branch Office

CANTON
Simsbury Bank and Trust Company—
Branch Office
Collinsville Savings Society (Collinsville)
First Federal Savings and Loan Association of Torrington—
Branch Office

CENTERBROOK
See Essex

CENTRAL VILLAGE
See Plainfield

CHESHIRE
Citytrust, Bridgeport
Branch Office
Colonial Bank, Waterbury—
Branch Office
Home Bank and Trust Company, Meriden—
Two Branch Offices
The Banking Center, Waterbury—
Two Branch Offices
Connecticut Savings Bank, New Haven—
Branch Office
Dime Savings Bank of Wallingford—
Branch Office
First Federal Savings and Loan Association of New Haven—
Branch Office
Jefferson Federal Savings and Loan Association of Meriden—
Branch Office

CHESTER
Chester Bank—
Main Office
Branch Office

CLINTON
Connecticut Bank and Trust Company, Hartford—
Two Branch Offices
State National Bank of Connecticut, Bridgeport—
Branch Office
Connecticut Savings Bank, New Haven—
Branch Office
New England Savings Bank
Branch Office
First Federal Savings and Loan Association of Madison—
Branch Office

COLCHESTER
Glastonbury Bank and Trust Company—
Branch Office
Hartford National Bank and Trust Company—
Branch Office
Farmers and Mechanics Savings Bank, Middletown—
Branch Office
Norwich Savings Society
Branch Office
Society for Savings, Hartford—
Branch Office

COLLINSVILLE
See Canton

COLUMBIA
Citizens Bank and Trust Company of Glastonbury
Branch Office

CORNWALL
National Iron Bank, Canaan—
Branch Office

COS COB
See Greenwich

COVENTRY
Connecticut Bank and Trust Company, Hartford—
Branch Office

Tolland Bank
Branch Office
Heritage Savings and Loan Association, Manchester—
Branch Office

CROMWELL
Connecticut Bank and Trust Company, Hartford—
Branch Office
American National Bank, Hamden
Branch Office
Farmers and Mechanics Savings Bank, Middletown—
Two Branch Offices
Liberty Bank for Savings, Middletown—
Branch Office
Jefferson Federal Savings and Loan Association of Meriden—
Branch Office

DANBURY
Citytrust, Bridgeport—
Three Branch Offices
Connecticut Bank and Trust Company, Hartford—
Two Branch Offices
Merchants Bank and Trust Company, Norwalk—
Branch Office
Union Trust Company, Stamford—
Five Branch Offices
Connecticut National Bank, Bridgeport—
Two Branch Offices
Hartford National Bank and Trust Company—
Branch Office
State National Bank of Connecticut, Bridgeport—
Four Branch Offices
Savings Bank of Danbury
Main Office
Branch Office
Union Savings Bank of Danbury—
Main Office
Two Branch Offices
Danbury Savings and Loan Association—
Main Office
Two Branch Offices
Nutmeg Federal Savings and Loan Association, Danbury—

DANIELSON
See Killingly

DAYVILLE
See Killingly

DARIEN
Citytrust, Bridgeport—
Branch Office
Connecticut Bank and Trust Company, Hartford—
Branch Office
Fidelity Trust Company, Stamford—
Branch Office
Union Trust Company, Stamford—
Two Branch Offices
Branch Office (Noroton Heights)
Connecticut National Bank, Bridgeport—
Branch Office
State National Bank of Connecticut Bridgeport—
Branch Office
The Banking Center, Waterbury—
Branch Office
Mechanics and Farmers Savings Bank of Bridgeport—
Branch Office
People's Savings Bank-Bridgeport—
Branch Office
Branch Office (Noroton Heights)
South Norwalk Savings Bank—
Branch Office
Branch Office (Noroton)
Stamford Savings Bank—
Branch Office
Constitution Federal Savings and Loan Association, Stamford—
Branch Office

DEEP RIVER
State National Bank of Connecticut, Bridgeport—
Branch Office
New England Savings Bank, New London—
Branch Office

DERBY
Colonial Bank, Waterbury—
Branch Office
First Bank, New Haven—
Branch Office
Union Trust Company, Stamford—
Branch Office
Derby Savings Bank—
Main Office
Branch Office
First Federal Savings and Loan Association of New Haven—
Branch Office

DEVON
See Milford

DURHAM
State National Bank of Connecticut, Bridgeport—
Branch Office
Central Bank for Savings, Meriden—
Branch Office
First Federal Savings and Loan Association of Madison—
Branch Office

EASTFORD
Savings Bank of Manchester—
Motor Branch

EAST GRANBY
Simsbury Bank and Trust Company—
Branch Office
Northern Connecticut National Bank, Windsor Locks—
Branch Office
Winsted Savings Bank—
Branch Office

EAST HADDAM
National Bank of New England
Moodus Savings Bank

EAST HAMPTON
Connecticut Bank and Trust Company, Hartford—
Branch Office
City Savings Bank of Middletown—
Branch Office
Jefferson Federal Savings and Loan Association of Meriden—
Branch Office

EAST HARTFORD
Colonial Bank, Waterbury—
Branch Office
Connecticut Bank and Trust Company, Hartford—
Three Branch Offices
Glastonbury Bank and Trust Company—
Branch Office
United Bank and Trust Company, Hartford—
Branch Office
Connecticut National Bank, Bridgeport—
Branch Office
Hartford National Bank and Trust Company—
Two Branch Offices
Mechanics Savings Bank, Hartford—
Branch Office
Savings Bank of Manchester—
Two Branch Offices
Society for Savings, Hartford—
Two Branch Offices
State Bank for Savings, Hartford—
Branch Office
First Federal Savings and Loan Association of East Hartford—
Main Office
Branch Office

EAST HAVEN
Colonial Bank, Waterbury—
Branch Office
First Bank, New Haven
Branch Office
State National Bank of Connecticut, Bridgeport—
Branch Office
Branford Savings Bank—
Branch Office
Connecticut Savings Bank, New Haven—
Branch Office
New Haven Savings Bank—
Two Branch Offices
Fidelity Federal Savings and Loan Association, New Haven—
Branch Office
First Federal Savings and Loan Association of New Haven—
Branch Office

EAST LYME
Connecticut Bank and Trust Company, Hartford—
Branch Office (Niantic)
First Bank, New Haven—
Branch Office
Hartford National Bank and Trust Company—
Branch Office (Niantic)
Liberty Bank for Savings, Middletown—
Branch Office
New England Savings Bank, New London—
Branch Office (Niantic)
New London Federal Savings and Loan Association—
Branch Office
Branch Office (Niantic)

EAST NORWALK
See Norwalk

EAST WINDSOR
New England Bank and Trust Company, Enfield—
Branch Office (Warehouse Point)
South Windsor Bank and Trust Company—
Branch Office
United Bank and Trust Company, Hartford—
Branch Office (Broad Brook)
Northern Connecticut National Bank, Windsor Locks—
Branch Office (Warehouse Point)
Society for Savings, Hartford—
Branch Office (Warehouse Point)

ELLINGTON
New England Bank and Trust Company, Enfield—
Branch Office
South Windsor Bank and Trust Company—
Branch Office
Northern Connecticut National Bank, Windsor Locks—
Branch Office
Society for Savings, Hartford—
Branch Office

ELMWOOD
See West Hartford

ENFIELD
Connecticut Bank and Trust Company, Hartford—
Branch Office
New England Bank and Trust Company—

First National Bank of Enfield—
Main Office
Branch Office
Northern Connecticut National Bank, Windsor Locks—
Three Branch Offices
Central Bank for Savings, Meriden—
Branch Office
Society for Savings, Hartford—
Branch Office (Thomaston)
State Bank for Savings, Hartford—
Branch Office
Suffield Savings Bank—
Branch Office
Enfield Federal Savings and Loan Association—
Main Office
Two Branch Offices

ESSEX
United Bank and Trust Company, Hartford—
Branch Office
Hartford National Bank and Trust Company—
Branch Office
State National Bank of Connecticut, Bridgeport—
Branch Office (Centerbrook)
Essex Savings Bank
New London Federal Savings and Loan Association —
Branch Office (Centerbrook)

FAIRFIELD
Citytrust, Bridgeport—
Three Branch Offices
Connecticut Bank and Trust Company, Hartford—
Branch Office (Southport)
Lafayette Bank and Trust Company, Bridgeport—
Branch Office
Citizens National Bank of Fairfield—
Main Office
Branch Office
Connecticut National Bank, Bridgeport—
Four Branch Offices
Branch Office (Southport)
State National Bank of Connecticut, Bridgeport—
Two Branch Offices
Branch Office (Southport)
BancOne of Connecticut, Bridgeport—
Two Branch Offices
Mechanics and Farmers Savings Bank, Bridgeport—
Two Branch Offices
People's Savings Bank-Bridgeport—
Three Branch Offices
Branch Office (Southport)
South Norwalk Savings Bank—
Branch Office
County Federal Savings And Loan Association of Westport—
Branch Office
First Federal Savings and Loan Association of New Haven—
Two Branch Offices

FALLS VILLAGE
See Canaan

FARMINGTON
Colonial Bank, Waterbury—
Branch Office
Branch Office (Unionville)
Connecticut National Bank, Bridgeport—
Branch Office
Hartford National Bank and Trust Company
Branch Office
Farmington Savings Bank
Main Office
Branch Office
Branch Office (Unionville)
The Farmington Valley Savings and Loan Association
Hartford Federal Savings and Loan Association—
Branch Office

FORESTVILLE
See Bristol

GALES FERRY
See Ledyard

GEORGETOWN
See Redding

GLASTONBURY
Citizens Bank and Trust Company of Glastonbury—
Main Office
Branch Office (South Glastonbury)
Glastonbury Bank and Trust Company
Main Office
Branch Office
American Savings Bank, New Britain
Branch Office
Burritt Mutual Savings Bank, New Britain—
Branch Office
Society for Savings, Hartford
Branch Office
State Bank for Savings, Hartford
Branch Office
First Federal Savings and Loan Association of East Hartford—
Branch Office
Branch Office (South Glastonbury)
Heritage Savings and Loan Association, Manchester
Branch Office

GLENBROOK
See Stamford

GLENVILLE
See Greenwich

GOSHEN
Torrington Savings Bank—
Branch Office

GRANBY
Simsbury Bank and Trust Company—
Branch Office
Winsted Savings Bank—
Branch Office
Windsor Federal Savings and Loan Association—
Branch Office

GREENS FARMS
See Westport

GREENWICH
Connecticut Women's Bank
Putnam Trust Company—
Main Office
Three Branch Offices
Branch Office (Glenville)
Two Branch Offices (Riverside)
Union Trust Company, Stamford—
Two Branch Offices
Branch Office (Old Greenwich)
Branch Office (Glenville)
State National Bank of Connecticut, Bridgeport—
Two Branch Offices
Branch Office (Cos Cob)
Branch Office (Byram)
Branch Office (Old Greenwich)
BancOne of Connecticut, Bridgeport
Branch Office
Mechanics and Farmers Savings Bank of Bridgeport—
Branch Office
Branch Office (Old Greenwich)
People's Savings Bank-Bridgeport
Three Branch Offices
Branch Office (Riverside)
Stamford Savings Bank—
Branch Office
Greenwich Federal Savings and Loan Association—
Main Office
Branch Office
Branch Office (Byram)
Branch Office (Old Greenwich)
Branch Office (Cos Cob)

GRISWOLD (Jewett City)
Jewett City Trust Company
Jewett City Savings Bank
Eastern Savings and Loan Association, Norwich—
Branch Office

GROTON
Connecticut Bank and Trust Company, Hartford—
Branch Office
First Bank, New Haven—
Branch Office
Union Trust Company, Stamford—
Branch Office
Hartford National Bank and Trust Company—
Branch Office
Branch Office (Mystic)
Branch Office (U.S. Sub Base)
Groton Savings Bank—
Main Office (Mystic)
Two Branch Offices
New England Savings Bank, New London—
Branch Office (Mystic)
New London Federal Savings and Loan Association—
Two Branch Offices
Branch Office (Mystic)

GUILFORD
Colonial Bank, Waterbury—
Branch Office
First Bank, New Haven—
Branch Office
State National Bank of Connecticut, Bridgeport—
Branch Office
Guilford Savings Bank
Main Office
Branch Office
Family Savings and Loan Association, New Haven—
Branch Office
First Federal Savings and Loan Association of Madison—
Branch Office

HADDAM
Connecticut Bank and Trust Company, Hartford—
Branch Office (Higganum)
City Savings Bank of Middletown—
Branch Office (Higganum)
Liberty Bank for Savings, Middletown—
Branch Office

HAMDEN
Colonial Bank, Waterbury—
Two Branch Offices
Connecticut Bank and Trust Company, Hartford—
Branch Office
First Bank, New Haven—
Branch Office
Union Trust Company, Stamford—
Two Branch Offices
American National Bank—
Main Office
Two Branch Offices
Hartford National Bank and Trust Company—
Branch Office
Connecticut Savings Bank, New Haven—
Two Branch Offices
National Savings Bank, New Haven—
Branch Office
New Haven Savings Bank—
Three Branch Offices

Fidelity Federal Savings and Loan Association, New Haven—
Branch Office
First Federal Savings and Loan Association of New Haven—
Three Branch Offices

HARTFORD
Charter Oak Bank and Trust Company
Main Office
Two Branch Offices
Colonial Bank, Waterbury—
Two Branch Offices
Connecticut Bank and Trust Company—
Main Office
Ten Branch Offices
First Bank, New Haven—
Four Branch Offices
United Bank and Trust Company
Main Office
Three Branch Offices
Hartford National Bank and Trust Company—
Main Office
Eight Branch Offices
Mechanics Savings Bank—
Main Office
Two Branch Offices
Society for Savings—
Main Office
Four Branch offices
State Bank for Savings—
Main Office
Branch Office
Connecticut Savings and Loan Association
Hartford Home Savings and Loan Association
Main Office
Branch Office
Hartford Federal Savings and Loan Association—
Main Office
Two Branch Offices

HARWINTON
Hartford National Bank and Trust Company—
Branch Office
Thomaston Savings Bank—
Branch Office

HEBRON
Citizens Bank and Trust Company of Glastonbury—
Branch Office
Burritt Mutual Savings Bank, New Britain—
Branch Office
Willimantic Savings Institute
Branch Office

HIGGANUM
See Haddam

HUNTINGTON
See Shelton

JEWETT CITY
See Griswold

KENSINGTON
See Berlin

KENT
Colonial Bank, Waterbury
Branch Office
New Milford Savings Bank—
Branch Office

KILLINGLY
Connecticut Bank and Trust Company, Hartford—
Branch Office (Danielson)
Independent Bank and Trust Company, Willimantic
Branch Office (Dayville)
Branch Office (Danielson)
Brooklyn Savings Bank (Danielson)
Danielson Federal Savings and Loan Association—
Main Office (Danielson)
Branch Office (Dayville)

KILLINGWORTH
Connecticut Bank and Trust Company, Hartford—
Branch Office
American Savings Bank, New Britain—
Branch Office

LAKEVILLE
See Salisbury

LEBANON
Willimantic Savings Institute—
Branch Office

LEDYARD
Hartford National Bank and Trust Company—
Branch Office (Gales Ferry)
Dime Savings Bank of Norwich—
Branch Office
New England Savings Bank, New London—
Branch Office (Gales Ferry)
Norwich Savings Society—
Branch Office (Gales Ferry)

LISBON
Norwich Savings Society—
Branch Office

LITCHFIELD
First National Bank of Litchfield
Litchfield Savings Bank—
Main Office
Branch Office
Branch Office (Bantam)
First Federal Savings and Loan Association of Torrington—
Branch Office

MADISON
Connecticut Bank and Trust Company, Hartford—
Branch Office
Union Trust Company, Stamford—
Branch Office
State National Bank of Connecticut, Bridgeport—
Branch Office
Connecticut Savings Bank, New Haven—
Branch Office
New Haven Savings Bank—
Branch Office
First Federal Savings and Loan Association of Madison

MANCHESTER
Connecticut Bank and Trust Company, Hartford—
Three Branch Offices
Manchester State Bank—
Main Office
Branch Office
Hartford National Bank and Trust Company—
Four Branch Offices
Savings Bank of Manchester—
Main Office
Six Branch Offices
Heritage Savings and Loan Association—
Main Office
Four Branch Offices
First Federal Savings and Loan Association of East Hartford—
Branch Office

MANSFIELD
Connecticut Bank and Trust Company, Hartford—
Branch Office
Branch Office (Storrs)
Independent Bank and Trust Company, Willimantic
Two Branch Offices
Branch Office (Storrs)
American Savings Bank, New Britain
Branch Office
Central Bank for Savings, Meriden—
Branch Office
Norwich Savings Society—
Branch Office
Willimantic Savings and Loan Association—
Branch Office

MARBLE DALE
See Washington

MARLBOROUGH
Citizens Bank and Trust Company of Glastonbury
Branch Office
Liberty Bank for Savings, Middletown
Branch Office

MERIDEN
Colonial Bank, Waterbury
Two Branch Offices
Connecticut Bank and Trust Company Hartford—
Two Branch Offices
Home Bank and Trust Company
Main Office
Two Branch Offices
Meriden Trust and Safe Deposit Company—
Main Office
Branch Office
American National Bank, Hamden—
Branch Office
National Industrial Bank of Connecticut—
Main Office
Branch Office
Central Bank for Savings—
Main Office
Three Branch Offices
City Savings Bank of Meriden—
Main Office
Branch Office
Permanent Savings and Loan Association—
Main Office
Branch Office
Jefferson Federal Savings and Loan Association of Meriden—
Main Office
Two Branch Offices

MIDDLEBURY
Citytrust, Bridgeport—
Branch Office
Colonial Bank, Waterbury—
Branch Office
American Savings and Loan Association Waterbury—
Branch Office

MIDDLEFIELD
American National Bank, Hamden—
Branch Office
Berlin Savings Bank—
Branch Office

MIDDLETOWN
Connecticut Bank and Trust Company, Hartford—
Two Branch Offices
Home Bank and Trust Company, Meriden—
Branch Office
United Bank and Trust Company, Hartford—
Branch Office
Hartford National Bank and Trust Company—
Three Branch Offices
City Savings Bank of Middletown—
Main Office
Branch Office

Farmers and Mechanics Savings Bank—
Main Office
Two Branch Offices
Liberty Bank for Savings—
Main Office
Two Branch Offices
Jefferson Federal Savings and Loan Association of Meriden—
Branch Office

MILFORD
Citytrust, Bridgeport—
Branch Office
Colonial Bank, Waterbury—
Branch Office
Connecticut Bank and Trust Company, Hartford—
Branch Office
First Bank, New Haven—
Two Branch Offices
Branch Office (Devon)
Union Trust Company, Stamford—
Branch Office
Connecticut National Bank, Bridgeport—
Branch Office
Orange National Bank—
Branch Office
State National Bank of Connecticut, Bridgeport—
Branch Office
Milford Savings Bank—
Main Office
Branch Office
Fidelity Federal Savings and Loan Association, New Haven
Branch Office
First Federal Savings and Loan Association, New Haven
Two Branch Offices
Home Savings and Loan Association, Bridgeport—
Branch Office
Jefferson Federal Savings and Loan Association of Meriden—
Branch Office

MILLDALE
See Southington

MONROE
Citytrust, Bridgeport—
Branch Office
North American Bank and Trust Company, Bridgeport—
Branch Office
Connecticut National Bank, Bridgeport—
Branch Office
Branch Office (Stepney)
State National Bank of Connecticut, Bridgeport—
Branch Office
BancOne of Connecticut, Bridgeport—
Branch Office
Mechanics and Farmers Savings Bank of Bridgeport—
Branch Office
People's Savings Bank-Bridgeport—
Two Branch Offices

MONTVILLE
Hartford National Bank and Trust Company—
Branch Office
Farmers and Mechanics Savings Bank, Middletown—
Branch Office
New England Savings Bank, New London—
Branch Office
Norwich Savings Society—
Branch Office (Uncasville)

MOODUS
See East Haddam

MOOSUP
See Plainfield

MORRIS
New Milford Savings Bank
Branch Office

MYSTIC
See Groton and Stonington

NAUGATUCK
Citytrust, Bridgeport
Branch Office
Colonial Bank, Waterbury—
Branch Office
State National Bank of Connecticut, Bridgeport—
Branch Office
Naugatuck Savings Bank—
Main Office
Branch Office
Naugatuck Valley Savings and Loan Association—
Main Office
Branch Office

NEW BRITAIN
New Britain Bank and Trust Company—
Main Office
Three Branch Offices
New Britain National Bank—
Main Office
Three Branch Offices
American Savings Bank
Main Office
Three Branch Offices
Burritt Mutual Savings Bank—
Main Office
Two Branch Offices
People's Savings Bank of New Britain—
Main Office
Two Branch Offices
New Britain Federal Savings and Loan Association—
Main Office
Branch Office

NEW CANAAN
Connecticut Bank and Trust Company, Hartford—
Branch Office
New Canaan Bank and Trust Company
Union Trust Company, Stamford—
Three Branch Offices
Connecticut National Bank, Bridgeport—
Branch Office
State National Bank of Connecticut, Bridgeport—
Branch Office
New Canaan Savings Bank—
Main Office
Branch Office
Guardian Savings and Loan Association, Bridgeport—
Branch Office
Constitution Federal Savings and Loan Association, Stamford—
Branch Office

NEW FAIRFIELD
Connecticut National Bank, Bridgeport—
Branch Office
New Milford Savings Bank—
Branch Office
Union Savings Bank of Danbury—
Branch Office
Danbury Savings and Loan Association—
Branch Office

NEW HARTFORD
United Bank and Trust Company, Hartford—
Branch Office
Northwest Bank for Savings, Winsted—
Branch Office

NEW HAVEN
Bank of New Haven—
Main Office
Branch Office
Colonial Bank, Waterbury—
Six Branch Offices
Connecticut Bank and Trust Company, Hartford
Four Branch Offices
First Bank, New Haven—
Main Office
Nine Branch Offices
Union Trust Company, Stamford
Three Branch Offices
Hartford National Bank and Trust Company—
Three Branch Offices
Connecticut Savings Bank—
Main Office
Five Branch Offices
National Savings Bank—
Main Office
Branch Office
New Haven Savings Bank
Main Office
Three Branch Offices
Family Savings and Loan Association
Fidelity Federal Savings and Loan Association
First Federal Savings and Loan Association of New Haven—
Main Office
Two Branch Offices
Jefferson Federal Savings and Loan Association of Meriden—
Branch Office

NEW LONDON
Connecticut Bank and Trust Company, Hartford—
Branch Office
First Bank, New Haven—
Branch Office
Union Trust Company, Stamford
Two Branch Offices
Hartford National Bank and Trust Company—
Two Branch Offices
New England Savings Bank, New London—
Main Office
Three Branch Offices
First New London Savings and Loan Association
New London Federal Savings and Loan Association

NEW MILFORD
Colonial Bank, Waterbury—
Three Branch Offices
New Milford Bank and Trust Company
Union Trust Company, Stamford
Branch Office
Connecticut National Bank, Bridgeport—
Branch Office
State National Bank of Connecticut, Bridgeport—
Branch Office
New Milford Savings Bank—
Main Office
Branch Office
Danbury Savings and Loan Association
Branch Office

NEW PRESTON
See Washington

NEWFIELD
See Stamford

NEWINGTON
Colonial Bank, Waterbury
Branch Office
Connecticut Bank and Trust Company, Hartford—
Branch Office
New Britain Bank and Trust Company—
Branch Office
Hartford National Bank and Trust Company—
Branch Office
American Savings Bank, New Britain—
Branch Office

Burritt Mutual Savings Bank of New Britain—
Two Branch Offices
Society for Savings, Hartford—
Branch Office
New Britain Federal Savings and Loan Association—
Branch Office

NEWTOWN
Citytrust, Bridgeport—
Branch Office
Colonial Bank, Waterbury
Branch Office
Connecticut Bank and Trust Company, Hartford—
Branch Office
Union Trust Company, Stamford
Branch Office
Connecticut National Bank, Bridgeport—
Branch Office
Newtown Savings Bank
Danbury Savings and Loan Association—
Branch Office

NIANTIC
See East Lyme

NORFOLK
National Iron Bank, Canaan—
Branch Office

NOROTON HEIGHTS
See Darien

NORTH BRANFORD
State National Bank of Connecticut Bridgeport—
Branch Office
Branch Office (Northford)
Branford Savings Bank—
Branch Office
Connecticut Savings Bank, New Haven—
Branch Office
New Haven Savings Bank—
Branch Office

NORTH CANAAN
Canaan National Bank

NORTH GROSVENORDALE
See Thompson

NORTH HAVEN
Colonial Bank, Waterbury—
Branch Office
First Bank, New Haven—
Three Branch Offices
Union Trust Company, Stamford
Branch Office
Connecticut Savings Bank, New Haven—
Branch Office
Dime Savings Bank of Wallingford—
Two Branch Offices
New Haven Savings Bank—
Branch Office
Family Savings and Loan Association, New Haven—
Branch Office
First Federal Savings and Loan Association of New Haven—
Branch Office

NORTH STONINGTON
Groton Savings Bank—
Branch Office

NORTHFORD
See North Branford

NORWALK
Citytrust, Bridgeport—
Branch Office (South Norwalk)
Connecticut Bank and Trust Company, Hartford—
Three Branch Offices
Merchants Bank and Trust Company—
Main Office
Two Branch Offices
Branch Office (East Norwalk)
Union Trust Company, Stamford
Two Branch Offices
Connecticut National Bank, Bridgeport—
Two Branch Offices
Branch Office (South Norwalk)
Fairfield County Savings Bank—
Main Office
Four Branch Offices
Norwalk Savings Society—
Main Office
One Branch Office
South Norwalk Savings Bank—
Main Office (South Norwalk)
Two Branch Offices
County Federal Savings and Loan Association of Westport
Branch Office
Branch Office (South Norwalk)
First Federal Savings and Loan Association of Norwalk—
Main Office
Branch Office
Branch Office (East Norwalk)

NORWICH
Connecticut Bank and Trust Company, Hartford—
Three Branch Offices
Home Bank and Trust Company, Meriden—
Branch Office
Independent Bank and Trust Company, Willimantic—
Three Branch Offices
Hartford National Bank and Trust Company—
Two Branch Offices
Chelsea Savings Bank—
Main Office
Branch Office
Dime Savings Bank of Norwich—
Main Office
Branch Office

Norwich Savings Society—
Main Office
Branch Office
Branch Office (Norwichtown)
Branch Office (Taftville)
Eastern Savings and Loan Association—
Main Office
Branch Office

NORWICHTOWN
See Norwich

OAKVILLE
See Watertown

OLD GREENWICH
See Greenwich

OLD LYME
United Bank and Trust Company, Hartford—
Branch Office
Essex Savings Bank—
Branch Office
New England Savings Bank, New London—
Branch Office
First Federal Savings and Loan Association of Madison—
Branch Office

OLD SAYBROOK
Union Trust Company, Stamford
Branch Office
State National Bank of Connecticut, Bridgeport—
Branch Office
Hartford National Bank and Trust Company—
Branch Office
Liberty Bank for Savings, Middletown—
Branch Office
Essex Savings Bank
Branch Office
Society for Savings, Hartford—
Branch Office

ORANGE
First Bank, New Haven—
Branch Office
Connecticut National Bank, Bridgeport—
Branch Office
Orange National Bank
Connecticut Savings Bank, New Haven,
Branch Office
National Savings Bank, New Haven—
Branch Office
New Haven Savings Bank—
Branch Office
People's Savings Bank-Bridgeport—
Branch Office
Family Savings and Loan Association, New Haven—
Branch Office
First Federal Savings and Loan Association of New Haven—
Branch Office

OXFORD
Seymour Trust Company—
Branch Office
Naugatuck Savings Bank—
Branch Office

PAWCATUCK
See Stonington

PLAINFIELD
Connecticut Bank and Trust Company, Hartford—
Branch Office
Branch Office (Moosup)
Hartford National Bank and Trust Company—
Branch Office (Central Village)
Jewett City Savings Bank
Branch Office (Central Village)
New England Savings Bank, New London
Branch Office
Norwich Savings Society—
Branch Office

PLAINVILLE
Colonial Bank, Waterbury—
Three Branch Offices
Connecticut Bank and Trust Company, Hartford—
Branch Office
New Britain National Bank—
Branch Office
American Savings Bank, New Britain—
Branch Office
Bristol Savings Bank—
Branch Office
New Britain Federal Savings and Loan Association—
Branch Office

PLANTSVILLE
See Southington

PLYMOUTH
Terryville Trust Company—
Main Office (Terryville)
Branch Office (Terryville)
Bristol Savings Bank—
Branch Office (Terryville)
Thomaston Savings Bank—
Branch Office (Terryville)
Bristol Federal Savings and Loan Association—
Branch Office (Terryville)

POMFRET
Putnam Savings Bank—
Branch Office

POQUONOCK
See Windsor

PORTLAND
Glastonbury Bank and Trust Company
Branch Office
United Bank and Trust Company, Hartford—
Branch Office

Liberty Bank for Savings, Middletown
Branch Office

PROSPECT
Home Bank and Trust Company, Meriden—
Branch Office
Connecticut National Bank, Bridgeport—
Branch Office
The Banking Center, Waterbury—
Branch Office

PUTNAM
Citizens National Bank
Hartford National Bank and Trust Company—
Branch Office
Putnam Savings Bank
Putnam Savings and Loan Association—
Main Office
Branch Office

QUAKER HILL
See Waterford

REDDING
Union Trust Company, Stamford
Branch Office (Georgetown)
Ridgefield Savings Bank—
Branch Office (West Redding)

RIDGEFIELD
Citytrust, Bridgeport—
Branch Office
Connecticut Bank and Trust Company, Hartford—
Branch Office
Union Trust Company, Stamford
Two Branch Offices
Village Bank and Trust Company
Connecticut National Bank, Bridgeport—
Branch Office
State National Bank of Connecticut
Bridgeport—
Three Branch Offices
Ridgefield Savings Bank—
Main Office
Branch Office
Branch Office (Branchville)
Danbury Savings and Loan Association—
Branch Office
Constitution Federal Savings and Loan Association, Stamford—
Branch Office

RIVERSIDE
See Greenwich

ROCKVILLE
See Vernon

ROCKY HILL
Glastonbury Bank and Trust Company
Branch Office
Home Bank and Trust Company, Meriden—
Branch Office
New Britain Bank and Trust Company—
Branch Office
Berlin Savings Bank—
Two Branch Offices
Burritt Mutual Savings Bank, New Britain—
Branch Office
Society for Savings, Hartford—
Branch Office
Hartford Home Savings and Loan Association—
Branch Office

ROXBURY
Connecticut National Bank, Bridgeport—
Branch Office

SALISBURY
Salisbury Bank and Trust Company
Main Office (Lakeville)
Branch Office
Litchfield Savings Bank—
Branch Office (Lakeville)

SCOTLAND
Savings Bank of Manchester
Motor Branch

SEYMOUR
Seymour Trust Company
Derby Savings Bank
Branch Office
New Haven Savings Bank—
Branch Office
Savings Bank of Ansonia—
Branch Office
American Savings and Loan Association, Waterbury—
Branch Office

SHARON
Colonial Bank, Waterbury—
Branch Office
New Milford Savings Bank—
Branch Office

SHELTON
Valley Bank and Trust Company, Bridgeport—
Two Branch Offices
Connecticut National Bank, Bridgeport
Two Branch Offices
Branch Office (Huntington)
State National Bank of Connecticut, Bridgeport—
Branch Office
BancOne of Connecticut, Bridgeport—
Branch Office (Huntington)
Derby Savings Bank—
Two Branch Offices
Branch Office (Huntington)
Savings Bank of Ansonia—
Branch Office
Shelton Savings and Loan Association

SHERMAN
New Milford Savings Bank—
Branch Office

SIMSBURY
Simsbury Bank and Trust Company—
Main Office
Branch Office
American Savings Bank, New Britain—
Branch Office
Burritt Mutual Savings Bank, New Britain—
Branch Office
Society for Savings, Hartford—
Branch Office
State Bank for Savings, Hartford—
Two Branch Offices
Hartford Federal Savings and Loan Association
Branch Office

SOMERS
Connecticut Bank and Trust Company, Hartford—
Branch Office
New England Bank and Trust Company, Enfield—
Branch Office
Savings Bank of Rockville—
Branch Office

SOUTH GLASTONBURY
See Glastonbury

SOUTH NORWALK
See Norwalk

SOUTH WINDSOR
South Windsor Bank and Trust Company—
Main Office
Branch Office
Savings Bank of Manchester—
Branch Office
Society for Savings, Hartford—
Branch Office
Heritage Savings and Loan Association, Manchester—
Branch Office
First Federal Savings and Loan Association of East Hartford—
Branch Office

SOUTHBURY
Colonial Bank, Waterbury—
Two Branch Offices
Union Trust Company, Stamford
Branch Office
Connecticut National Bank, Bridgeport—
Branch Office
Newtown Savings Bank—
Branch Office
People's Savings Bank-Bridgeport-
Branch Office
Woodbury Savings Bank—
Branch Office
First Federal Savings and Loan Association of Waterbury—
Branch Office

SOUTHINGON
Southington Bank and Trust Company—
Main Office
Branch Office
Branch Office (Milldale)
Branch Office (Plantsville)
Citizens National Bank of Southington
Main Office (Plantsville)
Two Branch Offices
Southington Savings Bank—
Main Office
Two Branch Offices
Savings and Loan Association of Southington
Main Office
Jefferson Federal Savings and Loan Association of Meriden—
Branch Office

SOUTHPORT
See Fairfield

SPRAGUE
Chelsea Savings Bank, Norwich
Branch Office
Savings Bank of Manchester—
Motor Bank

STAFFORD (Stafford Springs)
Connecticut Bank and Trust Company, Hartford—
Branch Office
Stafford Savings Bank—
Main Office
Branch Office
Hartford Federal Savings and Loan Association—
Branch Office

STAFFORD SPRINGS
See Stafford

STAMFORD
Connecticut Bank and Trust Company, Hartford
Two Branch Offices
Branch Office (Newfield)
Fidelity Trust Company—
Main Office
Seven Branch Offices
Union Trust Company—
Main Office
Seven Branch Offices
Branch Office (Glenbrook)
Connecticut National Bank, Bridgeport—
Four Branch Offices
Hartford National Bank and Trust Company
Five Branch Offices
State National Bank of Connecticut, Bridgeport
Six Branch Offices
Branch Office (Glenbrook)

Citizens Savings Bank—
Main Office
Three Branch Offices
People's Savings Bank-Bridgeport—
Five Branch Offices
Stamford Savings Bank—
Main Office
Two Branch Offices
Constitution Federal Savings and Loan Association—
Main Office
Three Branch Offices
County Federal Savings and Loan Association, Westport—
Four Branch Offices

STONINGTON
Union Trust Company, Stamford
Branch Office (Mystic)
Hartford National Bank and Trust Company—
Two Branch Offices
Groton Savings Bank
Branch Office (Pawcatuck)
Liberty Bank for Savings, Middletown—
Branch Office (Mystic)
New England Savings Bank, New London
Branch Office (Pawcatuck)
Norwich Savings Society—
Branch Office (Mystic)

STORRS
See Mansfield

STRATFORD
Citytrust, Bridgeport—
Two Branch Offices
North American Bank and Trust
Main Office
Branch Office
Connecticut National Bank, Bridgeport—
Two Branch Offices
State National Bank of Connecticut, Bridgeport—
Branch Office
BancOne of Connecticut,
Bridgeport—
Two Branch Offices
Mechanics and Farmers Savings Bank
Of Bridgeport—
Two Branch Offices
People's Savings Bank-Bridgeport—
Three Branch Offices
County Federal Savings and Loan Association of Westport—
Branch Office

SUFFIELD
First National Bank of Suffield—
Main Office
Branch Office
Suffield Savings Bank
Enfield Federal Savings and Loan Association—
Branch Office

TAFTVILLE
See Norwich

TERRYVILLE
See Plymouth

THOMASTON
Colonial Bank, Waterbury
Branch Office
Thomaston Savings Bank

THOMPSON
Citizens National Bank, Putnam
Branch Office (North Grosvenordale)
Hartford National Bank and Trust Company—
Branch Office (North Grosvenordale)
Putnam Savings and Loan Association—
Branch Office

THOMPSONVILLE
See Enfield

TOLLAND
Tolland Bank
Heritage Savings and Loan Association,
Manchester—
Branch Office

TORRINGTON
Colonial Bank, Waterbury—
Four Branch Offices
Connecticut Bank and Trust Company,
Hartford—
Branch Office
Hartford National Bank and Trust Company—
Three Branch Offices
Torrington Savings Bank—
Main Office
Branch Office
First Federal Savings and Loan Association of Torrington
Main Office
Branch Office

TRUMBULL
Citytrust, Bridgeport—
Branch Office
Colonial Bank, Waterbury
Two Branch Offices
Lafayette Bank and Trust Company
Branch Office
Union Trust Company, Stamford
Branch Office
Connecticut National Bank, Bridgeport—
Two Branch Offices
State National Bank of Connecticut, Bridgeport—
Branch Office
BancOne of Connecticut, Bridgeport
Branch Office
Mechanics and Farmers Savings Bank
of Bridgeport—
Branch Office
People's Savings Bank-Bridgeport—
Two Branch Offices
Home Savings and Loan Association,
Bridgeport—
Branch Office

Country Federal Savings and Loan Association of Westport—
Branch Office

UNCASVILLE
See Montville

UNIONVILLE
See Farmington

VERNON
Connecticut Bank and Trust Company, Hartford—
Branch Office (Rockville)
United Bank and Trust Company, Hartford—
Three Branch Offices
People's Bank, Rockville
Main Office (Rockville)
Two Branch Offices
Savings Bank of Rockville—
Main Office (Rockville)
Branch Office
Branch Office (Rockville)
First Federal Savings and Loan Association of East Hartford
Branch Office
Branch Office (Rockville)

WALLINGFORD
Colonial Bank, Waterbury—
Branch Office
Connecticut Bank and Trust Company, Hartford—
Branch Office
First Bank, New Haven—
Branch Office
Home Bank and Trust Company, Meriden—
Branch Office
Union Trust Company, Stamford
Two Branch Offices
American National Bank, Hamden—
Branch Office
State National Bank of Connecticut, Bridgeport—
Branch Office
Dime Savings Bank of Wallingford—
Main Office
Two Branch Offices
Permanent Savings and Loan Association, Meriden—
Branch Office
Jefferson Federal Savings and Loan Association of Meriden—
Two Branch Offices

WAREHOUSE POINT
See East Windsor

WASHINGTON
First National Bank of Litchfield—
Branch Office (Marble Dale)
Branch Office (Washington Depot)
Litchfield Savings Bank—
Branch Office (Washington Depot)
New Milford Savings Bank—
Branch Office (New Preston)

WASHINGTON DEPOT
See Washington

WATERBURY
Citytrust, Bridgeport—
Five Branch Offices
Colonial Bank—
Main Office
Seven Branch Offices
Mattatuck Bank and Trust Company—
Main Office
Three Branch Offices
Connecticut National Bank, Bridgeport—
Two Branch Offices
The Banking Center—
Main Office
Six Branch Offices
American Savings and Loan Association—
Main Office
Three Branch Offices
Security Savings and Loan Association
First Federal Savings and Loan Association of Waterbury—
Main Office
Three Branch Offices

WATERFORD
Connecticut Bank and Trust Company, Hartford—
Branch Office
First Bank, New Haven—
Branch Office
Hartford National Bank and Trust Company—
Branch Office
Liberty Bank for Savings, Middletown—
Branch Office
Branch Office (Quaker Hill)
New England Savings Bank, New London
Branch Office
New London Federal Savings and Loan Association
Branch Office

WATERTOWN
Citytrust, Bridgeport—
Branch Office
Colonial Bank, Waterbury—
Two Branch Offices
Mattatuck Bank and Trust Company, Waterbury—
Branch Office (Oakville)
State National Bank of Connecticut, Bridgeport—
Branch Office
The Banking Center, Waterbury—
Branch Office
Branch Office (Oakville)
Thomaston Savings Bank—
Branch Office
First Federal Savings and Loan Association of Waterbury—
Branch Office

WEST HARTFORD
Charter Oak Bank and Trust Company, Hartford—
Branch Office
Colonial Bank, Waterbury—
Branch Office
Connecticut Bank and Trust Company, Hartford—
Five Branch Offices
First Bank, New Haven
Two Branch Offices
Security Bank and Trust Company,
Branch Office
Branch Office (Elmwood)
United Bank and Trust Company, Hartford—
Two Branch Offices
Hartford National Bank and Trust Company—
Two Branch Offices
Branch Office (Elmwood)
New Britain National Bank—
Branch Office
American Savings Bank, New Britain—
Branch Office
Burritt Mutual Savings Bank, New Britain—
Branch Office
Farmington Savings Bank—
Branch Office
Mechanics Savings Bank, Hartford—
Three Branch Offices
Society for Savings, Hartford—
Four Branch Offices
State Bank for Savings, Hartford—
Two Branch Offices
Hartford Home Savings and Loan Association—
Branch Office
Hartford Federal Savings and Loan Association—
Branch Office
Branch Office (Elmwood)

WEST HAVEN
Colonial Bank, Waterbury—
Three Branch Offices
Connecticut Bank and Trust Company, Hartford—
Branch Office
First Bank, New Haven—
Two Branch Offices
Branch Office (Allingtown)
Union Trust Company, Stamford
Branch Office
American National Bank, Hamden—
Branch Office
Hartford National Bank and Trust Company—
Branch Office
Orange National Bank
Branch Office
Connecticut Savings Bank, New Haven—
Branch Office
National Savings Bank, New Haven—
Branch Office
New Haven Savings Bank—
Two Branch Offices
Fidelity Federal Savings and Loan Association of New Haven—
Branch Office
First Federal Savings and Loan Association of New Haven—
Branch Office

WEST REDDING
See Redding

WESTBROOK
Connecticut Bank and Trust Company, Hartford—
Branch Office
First Bank, New Haven—
Branch Office
First Federal Savings and Loan Association of Madison—
Branch Office

WESTON
Westport Bank and Trust Company—
Branch Office

WESTPORT
Westport Bank and Trust Company
Main Office
Three Branch Offices
Connecticut National Bank, Bridgeport—
Branch Office
State National Bank of Connecticut, Bridgeport—
Five Branch Offices
The Banking Center, Waterbury
Branch Office
Mechanics and Farmers Savings Bank of Bridgeport—
Branch Office
People's Savings Bank-Bridgeport—
Two Branch Offices
Branch Office (Greens Farms)
South Norwalk Savings Bank—
Branch Office
County Federal Savings and Loan Association of Westport
Main Office
Branch Office (Greens Farms)

WETHERSFIELD
Colonial Bank, Waterbury—
Branch Office
Connecticut Bank and Trust Company, Hartford—
Branch Office
Hartford National Bank and Trust Company—
Branch Office
American Savings Bank, New Britain—
Branch Office
Mechanics Savings Bank, Hartford—
Branch Office
Society for Savings, Hartford
Two Branch Offices

Hartford Federal Savings and Loan Association—
Branch Office

WILLIMANTIC
See Windham

WILLINGTON
Tolland Bank
Branch Office (West Willington)

WILSON
See Windsor

WILTON
Citytrust, Bridgeport—
Branch Office
Connecticut Bank and Trust Company, Hartford—
Branch Office
Union Trust Company, Stamford
Two Branch Offices
State National Bank of Connecticut, Bridgeport—
Two Branch Offices
The Banking Center, Waterbury—
Branch Office
New Canaan Savings Bank—
Branch Office
Norwalk Savings Society—
Branch Office
Branch Office (Georgetown)
People's Savings Bank-Bridgeport—
Branch Office (Wilton)
South Norwalk Savings Bank—
Branch Office
County Federal Savings and Loan Association of Westport—
Branch Office
First Federal Savings and Loan Association of Norwalk—
Branch Office

WINCHESTER
Connecticut Bank and Trust Company, Hartford
Branch Office (Winsted)
Hartford National Bank and Trust Company—
Branch Office (Winsted)
Northwest Bank for Savings (Winsted)
Winsted Savings Bank

WINDHAM (Willimantic)
Connecticut Bank and Trust Company, Hartford—
Branch Office
Independent Bank and Trust Company, Willimantic—
Main Office
Branch Office
Willimantic Savings Institute
Willimantic Savings and Loan Association

WINDSOR
Connecticut Bank and Trust Company, Hartford
Branch Office
United Bank and Trust Company, Hartford—
Branch Office
Windsor Bank and Trust Company—
Main Office
Branch Office (Poquonock)
Hartford National Bank and Trust Company—
Two Branch Offices
Mechanics Savings Bank, Hartford—
Branch Office
Society for Savings, Hartford—
Branch Office
Windsor Federal Savings and Loan Association—
Main Office
Branch Office (Poquonock)
Branch Office (Wilson)

WINDSOR LOCKS
Northern Connecticut National Bank—
Main Office
Two Branch Offices
Suffield Savings Bank—
Two Branch Offices
Windsor Locks Savings and Loan Association

WINSTED
See Winchester

WOLCOTT
Colonial Bank, Waterbury—
Branch Office
North American Bank and Trust Company, Stratford—
Two Branch Offices
The Banking Center, Waterbury—
Branch Office

WOODBRIDGE
Amity Bank Corp.
Connecticut Savings Bank, New Haven
Branch Office
New Haven Savings Bank—
Branch Office

WOODBURY
Citytrust, Bridgeport—
Branch Office
Colonial Bank, Waterbury—
Branch Office
Woodbury Savings Bank
American Savings and Loan Association, Waterbury—
Branch Office

WOODSTOCK
Citizens National Bank, Putnam—
Branch Office

OVERSEAS

CAYMAN
Colonial Bank, Waterbury—
Branch Office
Connecticut National Bank, Bridgeport—
Branch Office
First Bank, New Haven—
Branch Office

ENGLAND
Colonial Bank, Waterbury
Branch Office (London)

NASSAU
Connecticut Bank and Trust Company, Hartford—
Branch Office
Union Trust Company, Stamford
Branch Office

ROSTER

BANKING DEPARTMENT

Administrative Division

Brian J. Woolf, **Commissioner**

Shirley B. Ale, **Secretary to Commissioner**
Ann M. Negrini, **Secretary to Deputy Commissioner**

Marcia B. Goodman, **Executive Assistant**

Hugh C. McLean, **Senior Economist**

James J. Keleher, **Administrative Services Officer 3**

Staff Assistants

Fillis W. Stober
Legislative & Regulations Specialist

Cynthia E. Antanaitis
Legislative & Regulations Specialist

Debra L. Patterson
Administrative Services Officer 1

Rose A. Austin
Personnel Officer

Billie M. Fornal
Specialized Secretary (Legal)

Marcelyn K. Poppel
Specialized Secretary (Legal)

Dorothy N. Stephenson
Senior Financial Clerk

Bank Examination Division

Edward W. Dooley, Jr., **Director**

Bank Regulation Division

Raymond Cordani, **Director**

Joseph A. Pandiscia, **Assistant Director**

Chief Examiners

Edward H. Farrell

Robert S. Greenwood

Walter C. Hamlin

Principal Examiners

Lewis S. Clark
James M. Convery
Robert L. Ferree
Glenn W. Hayes

Robert J. Kelly
Frank R. Kern, Jr.
Leona R. Madeux
Raymond J. Milot
Howard F. Pitkin

Alfred G. Reutter
Curtis E. Warren
Walter C. Wirsul
Clifford J. Jones

Associate Examiners

Vernelle J. Davis
Edward S. Kaliszewski
William J. MacDonald

David L. O'Brien
Clayton L. Parker
Leo J. Pelletier
Horace M. Plumb

Sebastian F. Scarfe
Eugene L. Terrill
Patricia A. Marson

Examiner II

John A. Beaty
Robert L. Becker
Malcolm G. Campbell, Jr.
Thomas J. Catania

Irene A. Costello
Allen J. Guiot
Joseph M. Harris
Anders F. Myhr

Andrew J. Paczkowski
Everett T. Whitmore
Ronald J. Wooc

Research and Statistics Section

Leonard A. Rich, **Bank Investment Supervisor**

James E. Nichols, **Bank Verification Examiner**

Staff Assistants

Edgar C. Watrous
Research Analyst

Leona C. Paradis
Senior Clerk

Pamela-Ann T. Bozio
Statistical Typist

Paul B. Hinton
Clerical Trainee

Consumer Complaint Section

Barry A. Elliott, **Principal Examiner**

Judith A. Butterly, **Consumer Information Representative**

Statistical Typing Section

Frances S. Morocco, **Supervisor**

Pearl F. Larson
Statistical Typist

Elizabeth A. Lauretti
Statistical Typist

Maria L. O'Toole
Statistical Typist

Clare F. Burke
Statistical Typist

Securities and Business Investments Division

Richard Slavin, **Director**

Ralph A. Lambiase, **Director (Enforcement & Trust)**

Principal Examiners

Joseph H. Mulvey

Arthur F. Kleffke

Associate Examiners

Virginia C. Hughes
Sidney A. Igdalsky

Eric J. Wilder
Bruce R. Wilson

Connecticut Careers Trainee — Margot T. O'Grady

Examiner I

Norma F. Heckendorf

Maryellen R. Meara

Beth Ann Johnson

Staff Assistants

Ann C. Cody
Senior Secretary

Louise E. Hanson
Head Clerk

Doris A. Kinsley
Senior Clerk

Ivan J. Hall
Senior Clerk

Thomas C. Dolan
Financial Clerk

Olympia M. Thompson
Clerk Typist

Jeanne Bryant
Clerk Typist

Marylou Johnson
Clerk Typist

Naomi C. Church
Clerk Typist

Credit Union Division

Joseph D. Tirinzoni, **Director**

James F. Abdo, **Assistant Director**

Principal Examiner

Chester E. Uliasz

Examiner II

Adeline B. Costa
Robert J. Daly

Thomas J. Zaleski

Patricia A. Parzymies
Russell L. Sarrazin

Examiner I

Moses O. Olasanoye

Staff Assistants

Mary C. Divigard, **Supervisor**

Angela M. Russo
Statistical Typist

Cheryl L. Hawkins
Statistical Typist

Marie A. Arienzale
Statistical Typist

Consumer Credit Division

Robert C. Focht, **Director**

Roger N. LaBonte, **Assistant Director**

Principal Examiner

Harry S. Donnelly, Jr.

Associate Examiners

Rudolph A. Cohen

Bethel A. Ragaglia

Examiner II

Frank J. Accetura | Robert F. Maloney | Ruth E. Seagrave

Examiner I

Dena L. Wood

Connecticut Careers Trainee

Jeffery W. Hubbell

Staff Assistant

Doris Goldstein

Administrative Secretary